



## Strategic growth

In the rapidly evolving landscape of financial and retirement planning, clients and investors are often seeking to maximize their available solutions. Developing new and innovative solutions for investment and non-investment services alike can be important in reaching optimal impact and value.





#### CIT expansion and growth

While mutual funds are the most widely used investment solutions in 401(k) plans, collective investment trusts (CITs) can pool assets to reduce costs.

Use of CITs in defined contribution plans grew from

**6** to of plans in 2012

Source: Callan Institute 2023 and 2024 Defined Contribution Trends Surveys.



#### **QDIA** evolution

#### Qualified default investment alternatives

(QDIAs) are increasingly important to retirement plan success. And their impact can be even greater when plans and providers work together to provide customized co-manufactured options. We're ready to team up with you to build a QDIA designed to pursue specific participant outcomes.

69%

of plan sponsors either offered or were likely to consider offering a custom target date fund in 2025

Source: Cogent Syndicated Retirement Planscape™, Escalent, May 2025.



#### **Retirement income solutions**

To help fulfill participants' retirement income streams, it's vital to optimize their retirement income options. We support in- and out-of-plan solutions for more sophisticated needs.

55%

of surveyed participants expect a source of income in retirement to include a product that guarantees monthly income for life

Source: Employee Benefit Research Institute and Greenwald Research, 2025 Annual Retirement Confidence Survey, EBRI Chartbook (Employee Benefit Research Institute, April 24, 2025).



#### Wellness and engagement

Many employers and participants are asking for a more comprehensive wellness program targeting financial, mental and physical wellbeing. We can help create a custom wellness and engagement program to satisfy each plan's specific design and unique workforce. With the proper support and education, we can help to empower a healthier and wealthier workforce nationwide.

**65%** 

of employees said they would be attracted to another company that cares more about their financial well-being

Source: 2023 PwC Employee Financial Wellness Survey.



#### **Bridge to wealth**

Institutional retirement and wealth management practices have become closely linked. Creating a bridge from a retirement plan participant to a wealth management client can represent a vast opportunity for growth. Via education, referrals, services and quidance, you can help create an efficient and scalable process critical to the evolution of your organization.

Of affluent responders,

said that their investment provider can meet their needs with a variety of products and services

Source: The Cerulli Report: U.S. Retail Investor Products and Platforms 2024. The survey defined affluent responders as those in households able to maintain a minimum of \$250,000 in investable assets, as well as those with more than \$125,000 in household income aged 45 years old and younger.

# The Capital Advantage®

Since 1931, Capital Group, home of American Funds, has helped investors pursue long-term investment success. Our consistent approach – in combination with The Capital System<sup>TM</sup> – is designed with the goal of improving people's lives through successful investing.



#### **Dedicated to investors**

More than **2 million** plan participants count on us to pursue their retirement goals.\*

\*As of 12/31/2024.



### A trusted recordkeeper

More than **68,241** businesses and their employees rely on our retirement plan recordkeeping services.\*



### A top asset manager

With more than \$2.8 trillion in assets under management, we're one of the world's largest investment management organizations.\*

"Capital Group's adaptability while staying true to its identity maintains its High Parent rating."

Source: Stephen Welch, "Capital Group Parent Rating," Morningstar, February 7, 2024. Capital Group retained a Morningstar Medalist Parent Pillar rating of "High" as of July 16, 2025.†

"[American Funds Target Date Retirement Series'] long-term results speak for themselves and demonstrate their ability to build an attractive investment option for those saving for retirement."

 $Source: Megan\ Pacholok, "The\ Best\ Target-Date\ Funds\ for\ 2024, "\ Morningstar,\ March\ 26,\ 2024.$ 

"Capital Group ... bolstered its less renowned fixed-income and multiasset strategies with new tools and personnel over the past decade."

Source: Dan Culloton, "U.S. Morningstar Awards for Investing Excellence: The 2023 Winners," Morningstar, March 21, 2023.

† Morningstar Pillar Ratings: Morningstar assigns scores to the People, Process, and Parent Pillars on a -2 to +2 basis. Those scores respond to the pillar ratings assigned to a vehicle based either on an analyst's qualitative assessment or using algorithmic techniques (as explained in further detail in the "Pillar Evaluation" section of Morningstar Medalist Rating Methodology). The pillar ratings take the form of Low, Below Average, Above Average, and High. The Morningstar Pillar Rating should not be used as the sole basis in evaluating a managed investment. Morningstar Pillar Ratings involve unknown risks and uncertainties which may cause Morningstar's expectations not to occur or outcomes to differ significantly from what we expected. The Parent Pillar represents Morningstar's assessment of the stewardship quality of a firm. The model considers data points such as manager retention, fees, and the firm's historical performance. Capital Group did not compensate Morningstar for the ratings and comments contained in this material. However, the firm has paid Morningstar a licensing fee to access and publish its ratings data. For more detailed information about these ratings, including its methodology, please visit global.morningstar.com. ©2025 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

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

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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. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals. Investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date.

Collective investment trusts (CITs) are available for investment only to certain qualified retirement plans.

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