

# A model portfolio for every investor

Built with seven  
Morningstar Thrilling 36 funds\*

American Funds Model Portfolios at Morgan Stanley are monitored by our Portfolio Solutions Committee (PSC). The models represent this team's best thinking on how to construct portfolios that pursue a wide variety of client goals.

## Explore American Funds growth model portfolios available on MAPS

Underlying fund (Ticker, Class F-2 shares for mutual funds) allocation as of March 31, 2025

American Funds  
Growth



### GROWTH

The Growth Fund of America® (GFFFX)	25%
AMCAP Fund® (AMCFX)	15%
New Perspective Fund® (ANWFX)	15%
SMALLCAP World Fund® (SMCFX)	15%
The New Economy Fund® (NEFFX)	10%

### GROWTH AND INCOME

Fundamental Investors® (FINFX)	10%
The Investment Company of America® (ICAFX)	10%

American Funds  
Global Growth



### GROWTH

New Perspective Fund (ANWFX)	20%
The Growth Fund of America (GFFFX)	15%
The New Economy Fund (NEFFX)	15%
SMALLCAP World Fund (SMCFX)	15%
EuroPacific Growth Fund® (AEPFX)	8%

### GROWTH AND INCOME

The New World Fund® (NFFFX)	7%
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### GROWTH AND INCOME

American Funds Global Insight Fund (AGVGX)	5%
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Capital World Growth and Income Fund® (WGIFX)	15%
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American Funds  
Moderate Growth



### GROWTH

The Growth Fund of America (GFFFX)	20%
AMCAP Fund (AMCFX)	10%
SMALLCAP World Fund (SMCFX)	10%
American Funds Global Insight Fund (AGVGX)	5%

### GROWTH AND INCOME

Capital World Growth and Income Fund (WGIFX)	15%
Fundamental Investors (FINFX)	10%
The Investment Company of America (ICAFX)	10%

### BALANCED

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

STRATEGY ID

AFV-A

STRATEGY ID

AFV-B

STRATEGY ID

AFV-C

\*Source: Morningstar, "The Thrilling 36" by Russel Kinnel, August 20, 2024. Morningstar's screening took into consideration expense ratios, manager ownership, returns over manager's tenure and Morningstar Risk, Medalist and Parent ratings. The universe was limited to share classes accessible to individual investors with a minimum investment no greater than \$50,000, did not include funds of funds and must be rated by Morningstar analysts. Class A shares were evaluated for American Funds. Not all models include funds that made the list or all seven funds. Underlying funds may change over time. The Thrilling 36 list includes American Balanced Fund, American Mutual Fund, Capital Income Builder, The Growth Fund of America, The Income Fund of America, The New Economy Fund and New Perspective Fund. Visit [morningstar.com](https://www.morningstar.com) for more details.

**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.

## Discover American Funds growth and income model portfolios available on MAPS

Underlying fund (Ticker, Class F-2 shares for mutual funds) allocation as of March 31, 2025

American Funds Conservative Growth and Income		American Funds Growth and Income		American Funds Moderate Growth and Income		American Funds Tax-Aware Conservative Growth and Income	
<b>GROWTH AND INCOME</b>		<b>GROWTH</b>		<b>GROWTH</b>		<b>GROWTH AND INCOME</b>	
American Mutual Fund® (AMRFX)	10%	SMALLCAP World Fund (SMCFX)	8%	New Perspective Fund (ANWFX)	5%	Capital Group Dividend Value ETF (CGDV)	16%
Washington Mutual Investors Fund (WMFFX)	10%	The Growth Fund of America (GFFFX)	7%	SMALLCAP World Fund (SMCFX)	5%	Capital World Growth and Income Fund (WGIFX)	15%
Capital World Growth and Income Fund (WGIFX)	7%	American Funds Global Insight Fund (AGVGX)	5%	<b>GROWTH AND INCOME</b>		American Mutual Fund (AMRFX)	10%
<b>EQUITY INCOME</b>		<b>GROWTH AND INCOME</b>		Washington Mutual Investors Fund (WMFFX)	15%	Capital Group Dividend Growers ETF (CGDG)	10%
Capital Income Builder® (CAIFX)	15%	The Investment Company of America (ICAFX)	20%	Capital World Growth and Income Fund (WGIFX)	10%	<b>TAX-EXEMPT BOND</b>	
The Income Fund of America® (AMEFX)	15%	Capital World Growth and Income Fund (WGIFX)	15%	The Income Fund of America (AMEFX)	10%	American High-Income Municipal Bond Fund® (AHMFX)	25%
<b>BOND</b>		Washington Mutual Investors Fund (WMFFX)	10%	<b>EQUITY INCOME</b>		Capital Group Municipal Income ETF (CGMU)	20%
The Bond Fund of America® (ABNFX)	15%	<b>EQUITY INCOME</b>		<b>BALANCED</b>		Capital Group Short Duration Municipal Income ETF (CGSM)	4%
American Funds Multi-Sector Income Fund (MIAYX)	15%	Capital Income Builder (CAIFX)	10%	American Balanced Fund (AMBFX)	25%		
American High-Income Trust® (AHIFX)	10%	<b>BALANCED</b>		American Funds Global Balanced Fund (GBLFX)	15%		
American Funds Emerging Markets Bond Fund® (EBNFX)	3%	American Balanced Fund (AMBFX)	10%	<b>BOND</b>			
		<b>BOND</b>		The Bond Fund of America (ABNFX)	5%		
		The Bond Fund of America (ABNFX)	5%	American Funds Multi-Sector Income Fund (MIAYX)	5%		
		American Funds Multi-Sector Income Fund (MIAYX)	5%	American Funds Strategic Bond Fund (ANBFX)	5%		
		American Funds Strategic Bond Fund (ANBFX)	5%				
STRATEGY ID	AFV-6	STRATEGY ID	AFV-4	STRATEGY ID	AFV-5	STRATEGY ID	AFV-7

## Learn more about American Funds income model portfolios available on MAPS

Underlying fund (Ticker, Class F-2 shares for mutual funds) allocation as of March 31, 2025

American Funds Retirement Distribution Income – Enhanced		American Funds Retirement Distribution Income – Moderate		American Funds Retirement Distribution Income – Conservative	
<b>GROWTH</b>		<b>GROWTH AND INCOME</b>		<b>GROWTH AND INCOME</b>	
AMCAP Fund (AMCFX)	5%	Capital World Growth and Income Fund (WGIFX)	7%	American Mutual Fund (AMRFX)	7%
<b>GROWTH AND INCOME</b>		American Mutual Fund (AMRFX)		<b>EQUITY INCOME</b>	
Capital World Growth and Income Fund (WGIFX)	10%	<b>EQUITY INCOME</b>		Capital Income Builder (CAIFX)	18%
American Mutual Fund (AMRFX)	5%	The Income Fund of America (AMEFX)		The Income Fund of America (AMEFX)	15%
<b>EQUITY INCOME</b>		Capital Income Builder (CAIFX)		<b>BALANCED</b>	
The Income Fund of America (AMEFX)	20%	<b>BALANCED</b>		American Balanced Fund (AMBFX)	8%
Capital Income Builder (CAIFX)	18%	American Balanced Fund (AMBFX)		American Funds Global Balanced Fund (GBLFX)	4%
<b>BALANCED</b>		American Funds Global Balanced Fund (GBLFX)		<b>BOND</b>	
American Balanced Fund (AMBFX)	20%	<b>BOND</b>		The Bond Fund of America (ABNFX)	15%
American Funds Global Balanced Fund (GBLFX)	5%	American Funds Multi-Sector Income Fund (MIAYX)		American Funds Strategic Bond Fund (ANBFX)	10%
<b>BOND</b>		The Bond Fund of America (ABNFX)		American Funds Multi-Sector Income Fund (MIAYX)	8%
American Funds Multi-Sector Income Fund (MIAYX)	7%	U.S. Government Securities Fund® (GVTFX)		American Funds Inflation Linked Bond Fund® (BFIGX)	5%
American High-Income Trust (AHIFX)	5%	American Funds Strategic Bond Fund (ANBFX)		Intermediate Bond Fund of America® (IBAFX)	5%
The Bond Fund of America (ABNFX)	5%			U.S. Government Securities Fund (GVTFX)	5%
STRATEGY ID	AFV-3	STRATEGY ID	AFV-2	STRATEGY ID	AFV-1

The Model Portfolios are available through Morgan Stanley Smith Barney LLC's Select UMA Investment Advisory program ("Select UMA"). The Important Information and Disclosures found at the following link are an integral part of this document and should be read carefully: [morganstanley.com/wealth-disclosures/disclosures#23](https://morganstanley.com/wealth-disclosures/disclosures#23). For more information on Select UMA, please click here: [morganstanley.com/wealth-investmentsolutions/pdfs/adv/uma\\_adv.pdf](https://morganstanley.com/wealth-investmentsolutions/pdfs/adv/uma_adv.pdf). If you are receiving this document in hard copy, the Important Information and Disclosures should be attached.

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