

Model portfolios simplify investing

An easy way to invest

One of the most important decisions you'll need to make is choosing investments that are right for you. To make this easier, your plan offers one or more model portfolios that have been developed by the plan's financial professional.

Built-in diversification

Diversification - spreading your investments among various funds, asset classes and industries – can be key to successful investing. Model portfolios are designed to include a diversified mix of investments. Having a variety of different types of investments can help you weather varying market conditions.

A low-maintenance option

With a model portfolio, you get the benefit of investing in a mix of funds with the convenience of picking a single investment. The plan's financial professional decides on the underlying funds and rebalances between investments for you.

Make a selection that's right for you

When considering a model portfolio, evaluate your goals, risk tolerance and time horizon. You may choose one model portfolio as a standalone investment.

The names of the underlying investments and their allocations are on page 2. If you'd like to learn more about the model portfolios available in your plan, visit myretirement.americanfunds.com.

Phone number:

Address:

Plan name:

Firm name:

Financial professional's name:

Email:

How a model portfolio works



Your plan's financial professional selects a group of individual funds to bundle into a single investment.



By selecting the model portfolio, your contributions will be allocated between those funds.



The financial professional can change the underlying funds or tweak the allocations at any time.



When the model is changed, your account balance and future contributions will be automatically adjusted to match.

Help is just a call or click away

Your plan's financial professional is an excellent resource. If you'd like assistance with your investment selections, reach out to them using the phone number or email address above.

Continued on the following page

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 summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

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Choose a model portfolio that makes sense for you

The model portfolios available in your plan are shown below. Take a careful look at their underlying funds and the percentage of assets allocated to each fund to see if they're aligned with your goals and risk tolerance. (Please note: These portfolios were not developed by investment professionals at American Funds. Some of the funds shown in these portfolios may not be American Funds. To learn more about them, please read the most recent prospectus for each fund.)

When choosing your investments, you should also take into account any investments outside your plan that you intend to use for retirement, such as IRAs, annuities and savings accounts.

Fund name	%								
T . I	0/	T . I	04	T I	0/	T . I	04	T . I	04
Total	%								

The plan's financial professional provides ongoing monitoring and investment selection for the model(s). Capital Group did not create the model(s) or select the funds in the model(s).

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 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.

The model portfolios' risks are directly related to the risks of the individual funds. Investing outside the United States involves risks such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the funds' prospectuses. These risks may be heightened in connection with investments in developing countries. Small-company stocks entail additional risks, and they can fluctuate in price more than larger company stocks. Lower rated bonds are subject to greater fluctuations in value and risk of loss of income and principal than higher rated bonds. 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. Investments in mortgage-related securities involve certain risks, such as prepayment risk, as more fully described in the prospectus.

Capital Client Group, Inc.