ABLEAmerica®

Tax-advantaged savings plan for individuals with disabilities

CAPITAL GROUP®

Saving now for a better future tomorrow

ABLEAmerica is a nationwide plan sponsored by Commonwealth Savers℠

Life with a disability has its own challenges and rewards. That's why we designed ABLEAmerica to help meet different needs and goals. In this brochure, we feature three fictional characters who are seeking different goals: growth, growth and income, and preservation and income. Actual experiences, goals and needs will vary. Your financial professional can help you build a plan tailored to your unique goals and needs.

GOAL: GROWTH

Building savings

Sarah's daughter, Mia, was diagnosed with epilepsy. Knowing that it is expensive to raise a child, not to mention a child with special needs, Sarah began to worry about the additional costs associated with caring for Mia later in life, such as education and/or ongoing medical care. Sarah talked with her financial professional about how best to prepare and decided to invest in growth-oriented funds to build savings for Mia's future.

Building blocks for a better life

WHO IS ELIGIBLE?

ABLE accounts are available to U.S. citizens and permanent residents. In addition, the individual must meet at least one of the following criteria:

- Be entitled to receive Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) because of their blindness or disability.
- Have a signed licensed physician's diagnosis that certifies that he or she has a qualifying disability.

In either case, the applicable blindness or disability must have occurred before age 46.

WHO OWNS THE ACCOUNT?

- The beneficiary*

WHO CAN CONTRIBUTE?

Anyone can contribute to an ABLE account, including:

- Parents
- Grandparents
- Extended family
- Friends
- Beneficiary
- Charity/trust

A better path forward

People with disabilities and their families no longer have to face the hard choice of either saving for the future or qualifying for federal disability benefits. In 2014, the Achieving a Better Life Experience (ABLE) Act was signed into law. Refer to the advantages below.

BEFORE ABLE	WITH ABLE
Can only have $2,000 in savings to qualify for need-based government programs	For 2026, can save up to $20,000 per calendar year.
	Can have up to $100,000 in the account without the amount being counted against the $2,000 limit on personal assets to qualify for Supplemental Security Income (SSI).
	ABLEAmerica's contribution limit allows clients to invest until the account's balance (including any earnings) reaches $550,000. ABLE funds do not impact eligibility for Social Security Disability Insurance (SSDI), Medicare, or means-tested federal programs such as Free Application for Federal Student Aid (FAFSA), programs through the U.S. Department of Housing and Urban Development (HUD), Supplemental Nutrition Assistance Program (SNAP) and Medicaid (including Medicaid waiver services and savings programs).
	Savings grow free from federal taxes and may be free from state tax if used for qualified disability expenses. (Tax-advantaged treatment applies to savings used for qualified disability expenses. State tax treatment varies.)
	Money can be withdrawn tax-free to pay for qualified disability expenses. If withdrawals are used for purposes other than qualified disability expenses, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax.

Footnote/Important Information:

* If the beneficiary cannot or chooses not to establish and manage the account, an individual legally authorized to act on his or her behalf (such as a parent, legal guardian, or person acting under a power of attorney) may open and manage the account.

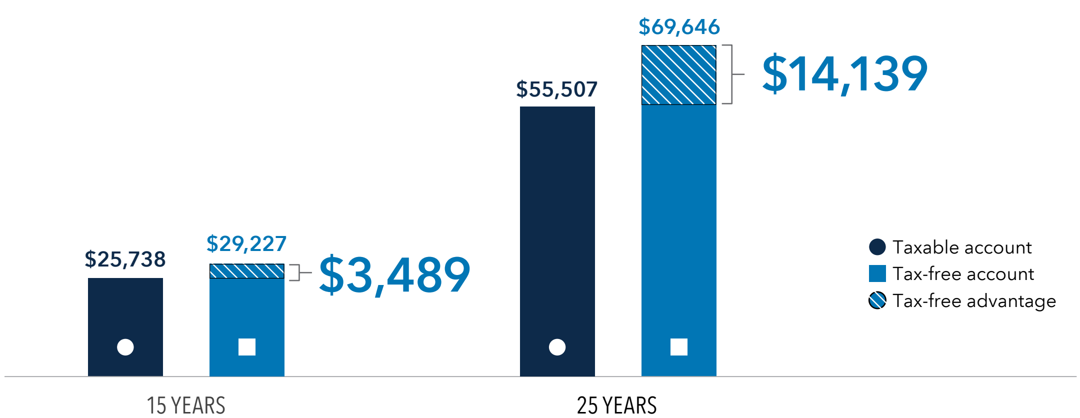
Fostering health, independence and quality of life

With an ABLEAmerica account, individuals with disabilities can make tax-exempt withdrawals for qualified disability expenses (QDEs). A QDE includes, but is not limited to:

Tax-advantaged treatment applies to savings used for QDEs. State tax treatment varies. If withdrawals are used for purposes other than QDEs, the earnings will be subject to a 10% federal tax penalty in addition to federal and, if applicable, state income tax.

Give your savings a tax-free advantage

Imagine you saved $100 a month in a tax-free ABLE account. Over time, you would have a higher balance than if you invested the same amount in a taxable account (assuming no withdrawals were taken).



Assumes a 6% average annual rate of return (compounded monthly) for both investments and an effective federal income tax rate of 25% and no state income tax. Example assumes taxes were paid annually out of account. Your tax rate may vary. Current minimum tax rates on capital gains and dividends could make taxable investment returns higher, thus reducing the difference between the two ending values. Results shown are hypothetical and are not intended to represent an investment in a specific fund. Your investment experience will differ. Regular investing does not ensure a profit or protect against loss. You should consider your willingness to keep investing when share prices are declining.

People living with disabilities may face extra costs of living, often totaling several thousand dollars more per year. These costs may add up over time, creating a significant financial burden on households.

Source: "The Extra Costs of Living with a Disability in the U.S. – Resetting the Policy Table" (October 2020). National Disability Institute.

GOAL: GROWTH AND INCOME

Paying expenses now and saving for later

A car accident in his teens left Marco with lasting physical complications. Several years ago, his financial professional suggested an ABLE account to help meet his financial goals. Today, Marco invests his assets in growth-and-income portfolios, taking tax-free withdrawals to pay for his transportation and assistive technology needs now, while also saving for the future.

GOAL: PRESERVATION AND INCOME

Preparing for a rainy day

Sandy was diagnosed with autism as a child. Now in her 20s, she lives independently and works part-time, relying on government need-based programs for the rest of her income. Although Sandy has put most of her ABLE investments in growth funds, she also asked her financial professional for ideas on how to preserve her assets during market declines and help pay emergency expenses. After discussing her options, she decided to make additional investments in preservation-and-income funds.

Investments aligned with your goals

Your financial professional can help you find the right fit

Selecting the right investments can be challenging. We believe that working with a financial professional, who can weigh the benefits and considerations of each investment, is the best way to make these types of decisions. As the nation's only advisor-sold ABLE plan, we've backed up that belief with a well-designed solution to help you pursue your goals.

ABLEAmerica offers investment options managed by Capital Group, home of American Funds, to help you build your savings. Low expenses mean more of your money goes to work for you or your loved one.

INVESTOR GOALS

Build wealth

Spend wealth

Conserve wealth

INVESTMENT OBJECTIVES

Growth	Growth and income	Preservation and income
Long-term growth of capital	Long-term growth of capital and income	Current income and capital preservation
American Funds Global Growth Portfolio	**American Funds Growth and Income Portfolio**	**American Funds Preservation Portfolio**
American Funds Growth Portfolio	**American Funds Moderate Growth and Income Portfolio**	**American Funds U.S. Government Money Market Fund**
	American Funds Conservative Growth and Income Portfolio	

The ABLEAmerica advantage

- The nation's only advisor-sold ABLE plan gives you access to professional advice and helps you build a comprehensive plan.
- Wide-ranging investment options allow you to put more money to work to pursue your goals.
- Broadly diversified objective-based investments allow you to select portfolios tailored to your goals and needs.

Work with your financial professional to build a better life with ABLEAmerica.

Portfolio allocations may not achieve investment objectives. The portfolios' risks are related to the risks of the underlying funds as described in their prospectuses, in proportion to their allocations.

The Capital System™

Since 1931, Capital Group has helped investors pursue long-term investor success. Our distinctive investment approach – The Capital System – is designed to deliver superior investment results. It rests on three pillars:

Collaborative research

Our portfolio managers, analysts, economists and quantitative research teams closely collaborate on our research process – sharing and debating ideas. This collaboration generates deeper insights that inform our portfolios.

Diverse perspectives

Most portfolios have multiple portfolio managers, each of whom invests part of the portfolio in their strongest individual convictions. Combining these diverse investment approaches into a single portfolio helps us pursue more consistent results, with less volatility.

Long-term view

Investment professionals invest with a long-term view, which we believe aligns our goals with the interests of our clients. Managers are rewarded more for their long-term results,[1] and most personally invest in the funds they manage.[2] Our fund management fees are among the lowest in the industry.[3]

A history of strong investment results

Over the past 40 years, **74%** of funds outpaced more than half of their respective peers when comparing average 10-year rolling returns. And **71%** had higher risk-adjusted returns (as indicated by the Sharpe ratio[4]) over that same time frame.[5]

Footnotes/Important Information:

1 Compensation paid to our investment professionals is heavily influenced by results over one-, three-, five- and eight-year periods, with increasing weight placed on each succeeding measurement period to encourage a long-term investment approach.

2 Ninety-seven percent of American Funds® assets are invested in mutual funds in which at least one manager has invested more than $1 million. Source: Morningstar. Data as of 2/15/25.

3 On average, our mutual fund management fees were in the lowest quintile 49% of the time, based on the 20-year period ended December 31, 2024, versus comparable Lipper categories, excluding funds of funds.

4 Sharpe ratio uses standard deviation (a measure of volatility) and return in excess of the risk-free rate to determine reward per unit of risk. The higher the number, the better the portfolio's historical risk-adjusted performance.

5 Methodology: Data as of 12/31/24. Based on a comparison of each fund with its respective Morningstar category peers. Data are based on the following mutual fund share classes: Class F-2, Class M, Class 529-A, Class 1, Class P-2 and Class 4. One share class was used per fund. The analysis uses Morningstar hypothetical methodology to calculate hypothetical fund results for periods before a share class's inception. For those periods, Morningstar uses results for the oldest share class (unless the newer share class is more expensive). Source: Capital Group, based on mutual fund data from Morningstar. For each fund, we calculated the average rolling Sharpe ratio and return over the 40-year period (or the fund's lifetime, if it lacks a 40-year history). That average rolling return and Sharpe ratio were compared against the equivalent averages for each fund's respective Morningstar peers on a percentile basis. Rolling returns are calculated monthly.

There have been periods when the funds have lagged their indexes.

Capital Group manages equity assets through three investment groups. These groups make investment and proxy voting decisions independently. Fixed income investment professionals provide fixed income research and investment management across the Capital organization; however, for securities with equity characteristics, they act solely on behalf of one of the three equity investment groups.

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectus, summary prospectus and ABLEAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing. ABLEAmerica is distributed by Capital Client Group, Inc. and sold through unaffiliated intermediaries.

Depending on your state of residence, there may be an in-state plan that provides state tax and other state benefits not available through ABLEAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor.

Capital Client Group, Inc.

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