

Making portfolios personal

For over 90 years, Capital Group has offered American Funds to seek to improve outcomes for investors in a wide array of market and economic environments. Offering American Funds Model Portfolios is one way your financial professional provides personal help to make sure you’re on the path to pursue your goals.

A team of seasoned portfolio managers

The American Funds Model Portfolios are overseen by Capital Group’s Portfolio Solutions Committee. The models represent this team’s best thinking on how to build portfolios that pursue a variety of investment goals. The committee:

- Consists of seven portfolio managers who average 29 years of investment industry experience.¹
- Carefully constructs the model portfolios while also actively monitoring their results through changing market conditions.

Models can help target your financial goals

Our objective-based model portfolios are designed to help you pursue your goals, whether you are building, spending or conserving wealth.

“Portfolio construction is about real people with real financial goals – so that’s where we start.”

– Wesley Phoa, portfolio manager and committee member

Capital Group Portfolio Solutions Committee



**Michelle
Black**



**Brittain
Ezzes**



**Samir
Mathur**



**Damien
McCann**

Investment industry experience ¹	29 years	26 years	31 years	24 years
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**Wesley
Phoa**



**John
Queen**



**Andrew
Suzman**

30 years	34 years	30 years
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¹The data for the investment professionals shown is as of January 1, 2025. Investment professional responsibilities may have changed since that date.

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.

Model portfolios are only available through registered investment advisors.

American Funds Model Portfolios at LPL Financial

● Growth

● Growth and income

● Equity income

● Balanced

● Bond

Fund allocations as of December 31, 2024

GROWTH

American Funds Global Growth Model Portfolio



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%
New World Fund® (NFFFX)	7%
American Funds Global Insight Fund (AGVGX)	5%
Capital World Growth and Income Fund® (WGIFX)	15%

American Funds Growth Model Portfolio



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

American Funds Moderate Growth Model Portfolio



The Growth Fund of America (GFFFX)	20%
AMCAP Fund (AMCFX)	10%
SMALLCAP World Fund (SMCFX)	10%
American Funds Global Insight Fund (AGVGX)	5%
Capital World Growth and Income Fund (WGIFX)	15%
Fundamental Investors (FINFX)	10%
The Investment Company of America (ICAFX)	10%
American Balanced Fund® (AMBFX)	10%
American Funds Global Balanced Fund (GBLFX)	10%

GROWTH AND INCOME

American Funds Growth and Income Model Portfolio



SMALLCAP World Fund (SMCFX)	8%
The Growth Fund of America (GFFFX)	7%
American Funds Global Insight Fund (AGVGX)	5%
The Investment Company of America (ICAFX)	20%
Capital World Growth and Income Fund (WGIFX)	15%
Washington Mutual Investors Fund (WMFFX)	10%
Capital Income Builder® (CAIFX)	10%
American Balanced Fund (AMBFX)	10%
The Bond Fund of America® (ABNFX)	5%
American Funds Multi-Sector Income Fund (MIAYX)	5%
American Funds Strategic Bond Fund (ANBFX)	5%

American Funds Moderate Growth and Income Model Portfolio



New Perspective Fund (ANWFX)	5%
SMALLCAP World Fund (SMCFX)	5%
Washington Mutual Investors Fund (WMFFX)	15%
Capital World Growth and Income Fund (WGIFX)	10%
The Income Fund of America® (AMEFX)	10%
American Balanced Fund (AMBFX)	25%
American Funds Global Balanced Fund (GBLFX)	15%
The Bond Fund of America (ABNFX)	5%
American Funds Multi-Sector Income Fund (MIAYX)	5%
American Funds Strategic Bond Fund (ANBFX)	5%

American Funds Conservative Growth and Income Model Portfolio



American Mutual Fund® (AMRFX)	10%
Washington Mutual Investors Fund (WMFFX)	10%
Capital World Growth and Income Fund (WGIFX)	7%
Capital Income Builder (CAIFX)	15%
The Income Fund of America (AMEFX)	15%
The Bond Fund of America (ABNFX)	15%
American Funds Multi-Sector Income Fund (MIAYX)	15%
American High-Income Trust® (AHIFX)	10%
American Funds Emerging Markets Bond Fund® (EBNFX)	3%

American Funds Model Portfolios at LPL Financial

● Growth

● Growth and income

● Equity income

● Balanced

● Bond

Fund allocations as of December 31, 2024

INCOME

American Funds Retirement Income Model Portfolio – Enhanced



AMCAP Fund (AMCFX)	5%
Capital World Growth and Income Fund (WGIFX)	10%
American Mutual Fund (AMRFX)	5%
The Income Fund of America (AMEFX)	20%
Capital Income Builder (CAIFX)	18%
American Balanced Fund (AMBFX)	20%
American Funds Global Balanced Fund (GBLFX)	5%
American Funds Multi-Sector Income Fund (MIAYX)	7%
American High-Income Trust (AHIFX)	5%
The Bond Fund of America (ABNFX)	5%

PRESERVATION AND INCOME

American Funds Conservative Income Model Portfolio



American Mutual Fund (AMRFX)	10%
The Income Fund of America (AMEFX)	10%
American Balanced Fund (AMBFX)	5%
Intermediate Bond Fund of America (IBAFX)	25%
The Bond Fund of America (ABNFX)	20%
Short-Term Bond Fund of America® (SBFFX)	15%
American Funds Strategic Bond Fund (ANBFX)	10%
American Funds Multi-Sector Income Fund (MIAYX)	5%

American Funds Retirement Income Model Portfolio – Moderate



Capital World Growth and Income Fund (WGIFX)	7%
American Mutual Fund (AMRFX)	5%
The Income Fund of America (AMEFX)	20%
Capital Income Builder (CAIFX)	18%
American Balanced Fund (AMBFX)	15%
American Funds Global Balanced Fund (GBLFX)	5%
American Funds Multi-Sector Income Fund (MIAYX)	9%
The Bond Fund of America (ABNFX)	8%
U.S. Government Securities Fund® (GVTFX)	7%
American Funds Strategic Bond Fund (ANBFX)	6%

American Funds Retirement Income Model Portfolio – Conservative



American Mutual Fund (AMRFX)	7%
Capital Income Builder (CAIFX)	18%
The Income Fund of America (AMEFX)	15%
American Balanced Fund (AMBFX)	8%
American Funds Global Balanced Fund (GBLFX)	4%
The Bond Fund of America (ABNFX)	15%
American Funds Strategic Bond Fund (ANBFX)	10%
American Funds Multi-Sector Income Fund (MIAYX)	8%
American Funds Inflation Linked Bond Fund® (BFIGX)	5%
Intermediate Bond Fund of America® (IBAFX)	5%
U.S. Government Securities Fund (GVTFX)	5%

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. 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.

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 prospectuses. 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.

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In the LPL Financial Model Wealth Portfolios (MWP) Program, the LPL Financial Overlay Portfolio Management Group is responsible for the trading, rebalancing and implementation of trades for the client's account based on model portfolio investment recommendations it receives from Capital Group. Client results in an LPL account will vary, in part due to the Overlay Portfolio Management Group's role in implementing the model.

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