Your savings will be key to your retirement. Start now to harness the power of time.

Point: If I don't save for retirement myself, I can always live off Social Security.

Counterpoint: Social Security benefits may be less than you anticipate.

Keep in mind that Social Security was designed to be a supplemental source of income. In fact, it replaces only about 43% of an average worker's income after retiring.[†] **Providing the rest is up to you.**

To estimate how much you'll have in retirement income including Social Security payments, use our Retirement Planning Calculator at **americanfundsretirement.com**. You can also see how changes in your savings plan might affect your income.

[†]Source: Social Security Administration, Actuarial Note, March 2023.

CAPITAL GROUP® | AMERICAN FUNDS®

Capital Group, home of American Funds, is a key provider for your retirement plan

- Since 1931, we have invested with a long-term focus and attention to risk.
- More than half of the nearly 67 million investor accounts are retirement accounts.*

For more information, visit us at **americanfundsretirement.com**.

Want to learn more?

Visit **ICanRetire.com** to learn the ropes on retirement savings and get a personalized action plan tailored to your retirement style.

*As of December 31, 2023.

All hypothetical examples assume an 8% average annual return compounded monthly and a 4% annual withdrawal rate after the accumulation period. These are point-in-time views and as such do not take into account any growth or loss during retirement. Without investment growth/loss during retirement, a 4% annual withdrawal rate would deplete retirement savings in 25 years. Examples are for illustrative purposes only and do not reflect the results of any particular investment, which may differ, or taxes that may be owed on tax-deferred contributions, including a potential 10% penalty for withdrawals taken before age 59½. Regular investing does not ensure a profit or protect against loss in a declining market.

This content, developed by Capital Group, home of American Funds, should not be used as a primary basis for investment decisions and is not intended to serve as impartial investment or fiduciary advice.

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.

On or around July 1, 2024, American Funds Distributors, Inc. will be renamed Capital Client Group, Inc.

CAPITAL GROUP® | AMERICAN FUNDS®

The value of saving over time

Wondering where to begin?

Taking the first step toward retirement has never been more important. And contributing to your employer's retirement plan is an easy way to start.

When it comes to saving for retirement, time can be one of your greatest allies. The sooner you begin, the longer your investments have to work for you.

Getting started sometimes involves jumping over some mental hurdles. Let's take a look at a few:

Point: Getting started in a retirement plan sounds like a difficult and complex process.

Counterpoint: Actually, it's never been easier to begin.

You can enroll in your retirement plan in just two steps. Simply designate an amount to be automatically withheld from your paycheck, and select how you'd like to invest your contributions from the plan's investment options. That's it! It is also important to consider designating beneficiaries for your retirement account when you enroll so that your assets can be distributed according to your wishes if you pass away.

Investments are not FDIC-insured, nor are they deposits of or guaranteed by a bank or any other entity, so they may lose value.

Point: I can't afford to save for retirement – at least, not enough to make a difference.

Counterpoint: Contributing to your employer's retirement plan is one way to save for retirement. And even small amounts invested regularly can add up.

People often have a tendency to spend what they make and not know where their money goes. You may have received a pay raise, only to increase your spending by the same amount soon afterward.

If you look closely at your monthly spending habits, you can determine what level of contributions makes sense for you.

Small amounts can add up over time

Monthly contributions over 40 years	Monthly withdrawals at retirement
$100	**$1,171**
200	**2,343**
300	**3,514**

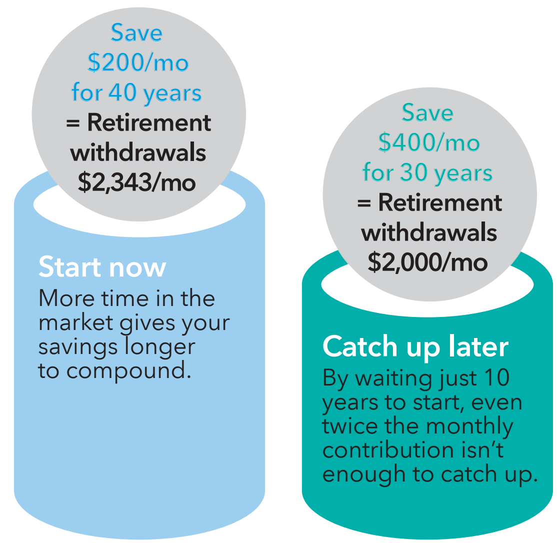
Refer to the back page for important information regarding hypothetical examples.

Your plan's financial professional can help you plan for your financial future. Helpful online resources are also available to support you at **americanfundsretirement.com**.

Point: I'm thinking of putting off my retirement saving for now, but I'll catch up later.

Counterpoint: Waiting to begin saving could cost you.

The earlier you start, the better



Refer to the back page for important information regarding hypothetical examples.

The most important decision you can make about saving for retirement is just that – to save!