

CollegeAmerica® employer-sponsored program

Share Class 529-E

Data as of December 31, 2025, unless otherwise noted.



The following information relates only to Class 529-E shares of funds offered without a sales charge to eligible participants in a CollegeAmerica employer-sponsored program.

Figures shown are past results and are not predictive of results in future periods. Current and future results may be lower or higher than those shown. Investing for short periods makes losses more likely. Prices and returns will vary, so investors may lose money. For current fund information and month-end results, visit capitalgroup.com.

Returns will vary, so investors may lose money. (American Funds U.S. Government Money Market Fund)

For money market funds, the annualized 7-day SEC yield more accurately reflects the fund's current earnings than does the fund's return.

You could lose money by investing in American Funds U.S. Government Money Market 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.

Class 529-E shares

Data for periods ended 12/31/2025 (%)	Inception date	Average annual total returns				Expense ratio (gross/net) ²
		1 year	5 years	10 years	Lifetime ¹	
Growth						
AMCAP Fund®	05/01/1967	17.46	10.18	12.35	11.22	0.91/0.91
American Funds® Global Insight Fund	04/01/2011	22.16	8.59	10.62	9.09	1.08/1.08
American Funds® International Vantage Fund	04/01/2011	27.52	5.98	8.19	6.37	1.19/1.18
EUPAC Fund™	04/16/1984	28.40	3.95	7.79	9.74	1.08/1.08
The Growth Fund of America®	12/01/1973	19.60	11.50	14.82	13.42	0.87/0.87
The New Economy Fund®	12/01/1983	30.71	10.19	13.52	11.37	1.01/1.01
New Perspective Fund®	03/13/1973	20.92	8.73	12.37	11.90	0.98/0.98
New World Fund®	06/17/1999	27.81	4.96	9.23	7.81	1.20/1.20
SMALLCAP World Fund®	04/30/1990	13.76	1.17	8.57	8.91	1.25/1.25
Growth and income						
American Funds® Developing World Growth and Income Fund	02/03/2014	34.07	3.36	6.65	4.27	1.39/1.39
American Mutual Fund®	02/21/1950	15.81	11.44	11.01	11.09	0.85/0.85
Capital World Growth and Income Fund®	03/26/1993	24.40	9.96	10.57	10.19	1.00/1.00
Fundamental Investors®	08/01/1978	23.94	14.15	13.76	12.30	0.86/0.86
International Growth and Income Fund	10/01/2008	34.75	8.08	8.20	7.24	1.13/1.13
The Investment Company of America®	01/01/1934	20.17	15.04	13.76	11.85	0.85/0.85
Washington Mutual Investors Fund	07/31/1952	16.83	13.65	12.82	11.54	0.83/0.83
Equity-income						
Capital Income Builder®	07/30/1987	20.05	8.80	7.54	8.50	0.84/0.84
The Income Fund of America®	12/01/1973	17.46	8.76	8.34	10.16	0.83/0.83
Balanced						
American Balanced Fund®	07/26/1975	18.18	9.28	9.49	10.11	0.83/0.83
American Funds® Global Balanced Fund	02/01/2011	16.82	5.56	6.67	6.15	1.07/1.07

CollegeAmerica is a nationwide plan sponsored by Commonwealth Savers

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

Class 529-E shares

Data for periods ended 12/31/2025 (%)	Inception date	Average annual total returns					Expense ratio (gross/net) ²
		1 year	5 years	10 years	Lifetime ¹		
Bond							
American Funds Corporate Bond Fund®	12/14/2012	6.43	-1.06	2.83	2.58	0.92/0.92	
American Funds Emerging Markets Bond Fund®	04/22/2016	15.62	1.88	–	3.97	1.16/1.16	
American Funds Inflation Linked Bond Fund®	12/14/2012	6.42	-0.09	2.45	1.35	0.89/0.89	
American Funds Mortgage Fund®	11/01/2010	8.19	-0.07	1.31	1.55	0.96/0.92	
American Funds® Core Plus Bond Fund	09/25/2025	–	–	–	1.18	1.20/0.93	
American Funds® Multi-Sector Income Fund	03/22/2019	7.56	2.56	–	4.60	0.94/0.94	
American Funds® Strategic Bond Fund	03/18/2016	8.08	-1.37	–	2.22	0.90/0.90	
American High-Income Trust®	02/19/1988	8.01	5.25	6.40	7.01	0.95/0.95	
The Bond Fund of America®	05/28/1974	6.90	-0.61	1.95	6.29	0.85/0.84	
Capital World Bond Fund®	08/04/1987	8.64	-2.88	0.89	4.51	1.13/1.13	
Intermediate Bond Fund of America®	02/19/1988	6.55	0.80	1.74	3.75	0.86/0.83	
Short-Term Bond Fund of America®	10/02/2006	4.83	1.44	1.51	1.38	0.87/0.87	
U.S. Government Securities Fund®	10/17/1985	7.30	-0.61	1.26	4.39	0.90/0.87	
Money market							
American Funds® U.S. Government Money Market Fund [7-day SEC yield (gross/net): 3.16%/3.16% as of 12/31/2025]	05/01/2009	3.65	2.80	1.78	1.06	0.65/0.65	
Portfolio series							
American Funds® Conservative Growth and Income Portfolio	05/18/2012	14.05	6.85	7.12	6.90	0.88/0.88	
American Funds® Global Growth Portfolio	05/18/2012	22.71	7.76	10.99	11.16	1.07/1.07	
American Funds® Growth and Income Portfolio	05/18/2012	17.91	9.22	10.15	10.15	0.92/0.92	
American Funds® Growth Portfolio	05/18/2012	20.13	9.80	12.17	12.48	0.99/0.99	
American Funds® Moderate Growth and Income Portfolio	05/18/2012	16.66	7.57	8.52	8.78	0.93/0.93	
American Funds® Preservation Portfolio	05/18/2012	5.54	1.05	1.67	1.34	0.87/0.87	
College target date							
American Funds College 2027 Fund®	09/14/2012	8.74	3.07	5.00	5.52	0.90/0.90	
American Funds College 2030 Fund®	09/14/2012	11.25	4.58	6.57	6.94	0.91/0.91	
American Funds College 2033 Fund®	03/27/2015	13.81	5.82	8.05	7.13	0.93/0.93	
American Funds College Enrollment Fund®	09/14/2012	7.42	1.55	1.92	1.52	0.91/0.91	
American Funds® College 2036 Fund	02/09/2018	16.15	7.40	–	8.45	0.96/0.96	
American Funds® College 2039 Fund	03/26/2021	18.66	–	–	8.17	0.99/0.99	
American Funds® College 2042 Fund	03/15/2024	20.49	–	–	16.58	1.01/1.01	

Rankings are based on the named investments' average annual total returns within the applicable categories. The rankings do not reflect the effects of sales charges, account fees or taxes. Past results are not predictive of results in future periods.

American Funds Morningstar rankings

Data for periods ended 12/31/2025	Morningstar category	Inception date	1 year			5 years			10 years		
			Rank	Funds in category	Peer group percentile	Rank	Funds in category	Peer group percentile	Rank	Funds in category	Peer group percentile
Growth											
AMCAP Fund®	Large Growth	05/01/1967	377	1080	39	632	936	69	692	755	91
American Funds® Global Insight Fund	Global Large-Stock Blend	04/01/2011	104	327	29	207	297	70	—	—	—
American Funds® International Vantage Fund	Foreign Large Growth	04/01/2011	72	395	17	78	343	28	—	—	—
EUPAC Fund™	Foreign Large Growth	04/16/1984	43	395	13	160	343	49	99	224	47
The Growth Fund of America®	Large Growth	12/01/1973	207	1080	23	465	936	53	465	755	61
The New Economy Fund®	Global Large-Stock Growth	12/01/1983	17	313	3	49	271	16	26	187	14
New Perspective Fund®	Global Large-Stock Growth	03/13/1973	68	313	20	110	271	36	71	187	33
New World Fund®	Diversified Emerging Mkts	06/17/1999	553	751	69	212	620	43	93	460	20
SMALLCAP World Fund®	Global Small/Mid Stock	04/30/1990	84	177	55	100	150	61	31	90	35
Growth and income											
American Funds® Developing World Growth and Income Fund	Diversified Emerging Mkts	02/03/2014	240	751	32	360	620	67	373	460	81
American Mutual Fund®	Large Value	02/21/1950	505	1107	45	562	995	57	321	832	42
Capital World Growth and Income Fund®	Global Large-Stock Blend	03/26/1993	45	327	14	151	297	54	93	199	54
Fundamental Investors®	Large Blend	08/01/1978	50	1314	4	278	1122	25	394	880	47
International Growth and Income Fund	Foreign Large Blend	10/01/2008	144	680	20	293	610	52	209	479	48
The Investment Company of America®	Large Blend	01/01/1934	126	1314	10	111	1122	10	395	880	47
Washington Mutual Investors Fund	Large Value	07/31/1952	350	1107	31	158	995	17	55	832	9
Equity-income											
Capital Income Builder®	Global Moderately Aggressive Allocation	07/30/1987	37	181	23	38	173	24	115	143	87
The Income Fund of America®	Global Moderate Allocation	12/01/1973	108	414	28	44	394	11	30	320	10
Balanced											
American Balanced Fund®	Moderate Allocation	07/26/1975	24	486	4	33	444	10	70	370	20
American Funds® Global Balanced Fund	Global Moderate Allocation	02/01/2011	146	414	33	264	394	73	204	320	65
Bond											
American Funds Corporate Bond Fund®	Corporate Bond	12/14/2012	159	170	97	140	151	97	—	—	—
American Funds Emerging Markets Bond Fund®	Emerging Markets Bond	04/22/2016	50	225	22	120	208	60	—	—	—
American Funds Inflation Linked Bond Fund®	Inflation-Protected Bond	12/14/2012	91	148	71	110	131	85	74	108	77
American Funds Mortgage Fund®	Government Mortgage-Backed Bond	11/01/2010	53	134	36	74	129	65	58	111	57
American Funds® Core Plus Bond Fund	Intermediate Core-Plus Bond	09/25/2025	—	—	—	—	—	—	—	—	—
American Funds® Multi-Sector Income Fund	Multisector Bond	03/22/2019	214	353	58	164	302	58	—	—	—
American Funds® Strategic Bond Fund	Intermediate Core-Plus Bond	03/18/2016	95	530	17	433	452	98	—	—	—
American High-Income Trust®	High Yield Bond	02/19/1988	321	622	54	62	548	12	56	445	14
The Bond Fund of America®	Intermediate Core Bond	05/28/1974	300	444	70	259	374	74	152	277	57
Capital World Bond Fund®	Global Bond	08/04/1987	83	147	54	120	142	87	94	123	73
Intermediate Bond Fund of America®	Short-Term Bond	02/19/1988	91	553	21	482	501	97	333	385	92
Short-Term Bond Fund of America®	Short-Term Bond	10/02/2006	511	553	93	420	501	90	356	385	97
U.S. Government Securities Fund®	Intermediate Government	10/17/1985	35	107	33	35	94	42	38	76	65
Portfolio series											
American Funds® Conservative Growth and Income Portfolio	Moderately Conservative Allocation	05/18/2012	25	215	5	35	199	14	29	160	17
American Funds® Global Growth Portfolio	Global Aggressive Allocation	05/18/2012	19	135	8	97	125	74	20	102	14
American Funds® Growth and Income Portfolio	Moderately Aggressive Allocation	05/18/2012	44	125	20	56	118	34	35	100	26
American Funds® Growth Portfolio	Aggressive Allocation	05/18/2012	16	88	3	30	87	28	10	68	3
American Funds® Moderate Growth and Income Portfolio	Moderate Allocation	05/18/2012	59	486	6	218	444	44	166	370	44
American Funds® Preservation Portfolio	Short-Term Bond	05/18/2012	370	553	72	465	501	95	340	385	93

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and/or summary prospectuses as applicable, which can be obtained from a financial professional and should be read carefully before investing. Similar information is contained in the CollegeAmerica Program Description, which can be obtained from a financial professional and should be read carefully before investing. CollegeAmerica 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, such as financial aid, scholarship funds and protection from creditors, not available through CollegeAmerica. Before investing in any state's 529 plan, investors should consult a tax advisor. CollegeAmerica is a nationwide plan sponsored by Commonwealth Savers.

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.

Interests in Capital Group's U.S. Government Securities portfolios are not guaranteed by the U.S. government.

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 portfolios and for portfolios with significant underlying bond holdings is not guaranteed. Investments are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

While not directly correlated to changes in interest rates, the values of inflation-linked bonds generally fluctuate in response to changes in real interest rates and may experience greater losses than other debt securities with similar durations.

The value of fixed income securities may be affected by changing interest rates and changes in credit ratings of the securities.

Frequent and active trading of portfolio securities may occur, which may involve correspondingly greater transaction costs, adversely affecting the results.

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.

Nondiversified funds have 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 invested in a larger number of issuers. See the applicable prospectus for details.

Smaller company stocks entail additional risks, and they can fluctuate in price more than larger company stocks.

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

Investment professionals gradually adjust a college target date portfolio over time so that it becomes more preservation-oriented. The target date is the year that corresponds roughly to the year in which the beneficiary is expected to begin taking withdrawals. The allocation strategy does not guarantee that investors' education savings goals will be met. Investors and their financial professionals should periodically evaluate their investment to determine whether it continues to meet their needs.

American Funds U.S. Government Money Market Fund may suspend 12b-1 payments under agreements between its principal underwriter and intermediaries and other entities that sell fund shares. To the extent such payments have been suspended for a certain share class, should payments subsequently commence, the fund's investment results would be lower and expenses would be higher for that share class. Please refer to the prospectus for additional information.

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.

Investment results assume all distributions are reinvested and reflect applicable fees and expenses.

When applicable, results reflect fee waivers and/or expense reimbursements, without which they would have been lower and net expenses higher. For more information on fee waivers and expense reimbursements, visit capitalgroup.com.

For the American Funds Core Plus Bond Fund share class(es) listed below, the investment adviser has agreed to reimburse a portion of fund expenses through the date(s) listed below, without which results would have been lower and net expenses higher.

- Class 529-E shares (expiration: 11/1/26)

The investment adviser may elect at its discretion to extend, modify or terminate the reimbursements as of any noted expiration date. Please refer to the fund's most recent prospectus for details.

For Class 529-E shares of the funds listed below, the investment adviser has agreed to waive a portion of fund expenses through the date(s) listed below, without which results would have been lower and net expenses higher.

- American Funds Mortgage Fund (expiration: 11/1/2026)
- The Bond Fund of America (expiration: 3/1/2026)
- U.S. Government Securities Fund (expiration: 11/1/2026)
- Intermediate Bond Fund of America (expiration: 11/1/2026)

The investment adviser may elect at its discretion to extend, modify or terminate the waiver as of any noted expiration date. Please refer to the fund's most recent prospectus for details.

Certain share classes were offered after the inception dates of some funds. Results for these shares prior to the dates of first sale are hypothetical based on the original share class results without a sales charge, adjusted for typical estimated expenses.

- Class 529-E shares were first offered on 2/15/2002.

Results for certain funds with an inception date after the share class inception also include hypothetical returns because those funds' shares sold after the funds' date of first offering. View dates of first sale and specific expense adjustment information at capitalgroup.com.

1. When applicable, returns for less than one year are not annualized, but calculated as cumulative total returns.

2. Expense ratios are as of each fund's prospectus/characteristics statement available at the time of publication. For Class 529-E shares of the funds listed below, expense ratios are estimated.

- American Funds Core Plus Bond Fund

Capital Client Group, Inc.

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.

© 2026 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, its content providers nor Capital Group are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Information is calculated by Morningstar. Due to differing calculation methods, the figures shown here may differ from those calculated by Capital Group.

Yield Annualized 7-day SEC: The 7-day SEC yield is calculated by annualizing dividends paid over the past seven days. Compared with returns, the 7-day SEC yield more accurately reflects the fund's current earnings. If shown, the net 7-day SEC yield reflects waivers/reimbursements; the gross yield does not reflect waivers/reimbursements.