

# Am. Funds 2010 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2000-2010  
Ticker ..... RFTTX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/13/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 8.00%  
Total Net Assets (\$mil.) ..... \$3,856.35

## Largest Holdings (as of 09/30/2024)

American Funds Income Fund of Amer ..... 17.83%  
American Funds Interm Bd Fd of Amer ..... 10.88%  
American Funds Bond Fund of America ..... 9.91%  
American Funds ST Bd Fd of Amer ..... 7.85%  
American Funds Inflation Linked Bond ..... 7.07%  
American Funds American Balanced ..... 7.04%  
American Funds Capital Income Bldr ..... 7.00%  
American Funds Mortgage ..... 6.92%  
American Funds American Mutual ..... 5.09%  
American Funds Washington Mutual ..... 4.03%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 29.12%  
Foreign Stock ..... 10.38%  
Domestic Bond ..... 49.95%  
Foreign Bond ..... 5.06%  
Preferreds ..... 0.05%  
Convertibles ..... 0.03%  
Cash ..... 4.97%  
Other ..... 0.43%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.29%  
Total Annual Operating Expenses (per \$1,000) ..... \$2.90  
Net Expense Ratio ..... 0.29%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-1.81%	8.16%	2.21%	4.99%	5.24%	
<b>Benchmark*</b>	-2.10%	6.74%	1.55%	4.17%	4.66%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	-0.84%	7.45%	10.41%	-2.49%	13.88%	9.25%	9.32%	-9.15%	8.67%	8.16%
<b>Benchmark*</b>	-0.21%	5.82%	9.95%	-3.10%	14.30%	9.95%	6.54%	-11.44%	10.79%	6.74%

\* The S&P Target Date 2010 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2010 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at [www.americanfunds.com](http://www.americanfunds.com).

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# Am. Funds 2015 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2015  
Ticker ..... RFJTX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/13/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 7.00%  
Total Net Assets (\$mil.) ..... \$4,842.47

## Largest Holdings (as of 09/30/2024)

American Funds Income Fund of Amer ..... 12.99%  
American Funds Bond Fund of America ..... 8.94%  
American Funds Interim Bd Fd of Amer ..... 8.71%  
American Funds Inflation Linked Bond ..... 8.04%  
American Funds American Balanced ..... 7.08%  
American Funds Capital Income Bldr ..... 6.03%  
American Funds American Mutual ..... 6.02%  
American Funds Mortgage ..... 6.01%  
American Funds Capital World Gr&Income ..... 5.00%  
American Funds ST Bd Fd of Amer ..... 4.53%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 29.87%  
Foreign Stock ..... 10.73%  
Domestic Bond ..... 47.50%  
Foreign Bond ..... 6.29%  
Preferreds ..... 0.05%  
Convertibles ..... 0.05%  
Cash ..... 5.07%  
Other ..... 0.43%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.30%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.00  
Net Expense Ratio ..... 0.30%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-1.80%	8.50%	2.19%	5.29%	5.57%	
<b>Benchmark*</b>	-1.96%	7.25%	1.61%	4.56%	5.11%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	-0.62%	7.55%	11.19%	-2.72%	14.94%	9.96%	10.27%	-10.25%	9.57%	8.50%
<b>Benchmark*</b>	-0.16%	6.56%	11.39%	-3.67%	15.40%	10.28%	8.01%	-12.16%	11.38%	7.25%

\* The S&P Target Date 2015 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2015 target retirement date. You cannot invest in an index.

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Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at [www.americanfunds.com](http://www.americanfunds.com).

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# Am. Funds 2020 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2020  
Ticker ..... RRCTX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/13/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 6.00%  
Total Net Assets (\$mil.) ..... \$15,420.65

## Largest Holdings (as of 09/30/2024)

American Funds Income Fund of Amer ..... 11.86%  
American Funds American Balanced ..... 8.05%  
American Funds Inflation Linked Bond ..... 7.97%  
American Funds Bond Fund of America ..... 7.94%  
American Funds American Mutual ..... 6.02%  
American Funds Capital Income Bldr ..... 5.99%  
American Funds Interm Bd Fd of Amer ..... 5.96%  
American Funds Mortgage ..... 5.94%  
American Funds Capital World Gr&Income ..... 5.07%  
American Funds Washington Mutual ..... 5.02%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 33.39%  
Foreign Stock ..... 11.88%  
Domestic Bond ..... 43.93%  
Foreign Bond ..... 5.50%  
Preferreds ..... 0.05%  
Convertibles ..... 0.05%  
Cash ..... 4.75%  
Other ..... 0.45%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.30%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.00  
Net Expense Ratio ..... 0.30%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-1.90%	8.94%	2.31%	5.63%	6.00%	
<b>Benchmark*</b>	-1.91%	8.09%	1.91%	4.88%	5.52%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	0.19%	7.05%	12.87%	-2.69%	15.59%	10.99%	10.64%	-11.01%	10.46%	8.94%
<b>Benchmark*</b>	-0.19%	7.22%	12.80%	-4.16%	16.52%	10.24%	8.76%	-12.81%	12.32%	8.09%

\* The S&P Target Date 2020 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2020 target retirement date. You cannot invest in an index.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at [www.americanfunds.com](http://www.americanfunds.com).

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# Am. Funds 2025 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2025  
Ticker ..... RFDTX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/13/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 5.00%  
Total Net Assets (\$mil.) ..... \$33,027.76

## Largest Holdings (as of 09/30/2024)

American Funds American Balanced ..... 8.11%  
American Funds Income Fund of Amer ..... 7.89%  
American Funds Bond Fund of America ..... 7.83%  
American Funds Inflation Linked Bond ..... 7.80%  
American Funds American Mutual ..... 6.09%  
American Funds Capital World Gr&Income ..... 6.08%  
American Funds Mortgage ..... 5.86%  
American Funds Interm Bd Fd of Amer ..... 5.85%  
American Funds Washington Mutual ..... 5.04%  
American Funds Capital Income Bldr ..... 5.03%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 34.47%  
Foreign Stock ..... 12.82%  
Domestic Bond ..... 42.21%  
Foreign Bond ..... 5.29%  
Preferreds ..... 0.05%  
Convertibles ..... 0.05%  
Cash ..... 4.69%  
Other ..... 0.43%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.31%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.10  
Net Expense Ratio ..... 0.31%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-1.85%	9.34%	2.22%	6.23%	6.68%	
<b>Benchmark*</b>	-2.00%	8.44%	2.10%	5.55%	6.14%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	0.13%	7.36%	15.33%	-3.47%	17.85%	13.67%	11.44%	-12.74%	11.94%	9.34%
<b>Benchmark*</b>	-0.25%	7.82%	14.55%	-5.02%	18.38%	11.22%	10.67%	-13.13%	12.99%	8.44%

\* The S&P Target Date 2025 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2025 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2030 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2030  
Ticker ..... RFETX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/13/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 2.00%  
Total Net Assets (\$mil.) ..... \$49,377.93

## Largest Holdings (as of 09/30/2024)

American Funds American Balanced ..... 7.99%  
American Funds American Mutual ..... 7.12%  
American Funds Capital World Gr&Income ..... 6.98%  
American Funds Bond Fund of America ..... 6.55%  
American Funds AMCAP ..... 6.07%  
American Funds Inflation Linked Bond ..... 5.84%  
American Funds Washington Mutual ..... 5.12%  
American Funds Global Balanced ..... 4.97%  
American Funds Mortgage ..... 4.89%  
American Funds US Government Sec. .... 4.89%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 42.01%  
Foreign Stock ..... 15.65%  
Domestic Bond ..... 33.02%  
Foreign Bond ..... 4.33%  
Preferreds ..... 0.08%  
Convertibles ..... 0.03%  
Cash ..... 4.47%  
Other ..... 0.41%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.33%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.30  
Net Expense Ratio ..... 0.33%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-1.53%	10.86%	2.77%	7.18%	7.63%	
<b>Benchmark*</b>	-1.94%	9.90%	2.77%	6.46%	6.87%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	0.47%	7.71%	18.40%	-4.16%	20.06%	15.16%	13.16%	-14.50%	14.52%	10.86%
<b>Benchmark*</b>	-0.30%	8.35%	16.19%	-5.99%	20.38%	11.91%	12.61%	-13.96%	14.80%	9.90%

\* The S&P Target Date 2030 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2030 target retirement date. You cannot invest in an index.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2035 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2035  
Ticker ..... RFFTX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/13/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 1.00%  
Total Net Assets (\$mil.) ..... \$48,874.31

## Largest Holdings (as of 09/30/2024)

American Funds American Balanced ..... 7.96%  
American Funds American Mutual ..... 7.07%  
American Funds Capital World Gr&Income ..... 7.03%  
Am. Funds Growth Fund of America ..... 6.08%  
Am. Funds Fundamental Investors ..... 6.06%  
American Funds AMCAP ..... 6.05%  
American Funds Washington Mutual ..... 5.10%  
American Funds US Government Sec. .... 4.98%  
American Funds Global Balanced ..... 4.98%  
American Funds Inflation Linked Bond ..... 4.88%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 48.61%  
Foreign Stock ..... 18.35%  
Domestic Bond ..... 24.70%  
Foreign Bond ..... 3.42%  
Preferreds ..... 0.10%  
Convertibles ..... 0.02%  
Cash ..... 4.39%  
Other ..... 0.41%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.34%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.40  
Net Expense Ratio ..... 0.34%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-1.26%	12.73%	3.35%	8.43%	8.71%	
<b>Benchmark*</b>	-1.93%	11.38%	3.36%	7.44%	7.60%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	0.59%	8.00%	21.04%	-5.14%	23.29%	17.55%	15.54%	-16.24%	16.90%	12.73%
<b>Benchmark*</b>	-0.35%	8.85%	17.78%	-6.88%	22.18%	12.79%	14.93%	-14.99%	16.63%	11.38%

\* The S&P Target Date 2035 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2035 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).

**Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.**

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2040 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2040  
Ticker ..... RFGTX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/27/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 6.00%  
Total Net Assets (\$mil.) ..... \$44,817.01

## Largest Holdings (as of 09/30/2024)

American Funds American Balanced ..... 7.99%  
Am. Funds Fundamental Investors ..... 7.08%  
Am. Funds Growth Fund of America ..... 7.07%  
American Funds American Mutual ..... 7.03%  
American Funds Capital World Gr&Income ..... 7.01%  
American Funds AMCAP ..... 6.98%  
American Funds New Perspective ..... 6.97%  
American Funds Washington Mutual ..... 6.04%  
American Funds SMALLCAP World ..... 6.02%  
American Funds US Government Sec. .... 5.01%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 56.94%  
Foreign Stock ..... 23.72%  
Domestic Bond ..... 12.24%  
Foreign Bond ..... 2.25%  
Preferreds ..... 0.13%  
Convertibles ..... 0.02%  
Cash ..... 4.32%  
Other ..... 0.38%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.36%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.60  
Net Expense Ratio ..... 0.36%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-0.89%	14.79%	4.14%	9.40%	9.35%	
<b>Benchmark*</b>	-1.77%	12.87%	4.04%	8.27%	8.19%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	0.58%	8.17%	21.98%	-5.52%	24.40%	18.77%	16.83%	-17.55%	19.33%	14.79%
<b>Benchmark*</b>	-0.40%	9.23%	18.87%	-7.41%	23.37%	13.37%	16.55%	-15.56%	18.16%	12.87%

\* The S&P Target Date 2040 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2040 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2045 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2045  
Ticker ..... RFHTX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/13/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 5.00%  
Total Net Assets (\$mil.) ..... \$37,998.61

## Largest Holdings (as of 09/30/2024)

Am. Funds Fundamental Investors ..... 7.98%  
American Funds American Balanced ..... 7.93%  
American Funds Capital World Gr&Income ..... 7.24%  
American Funds New Perspective ..... 7.09%  
American Funds American Mutual ..... 7.09%  
American Funds SMALLCAP World ..... 7.07%  
Am. Funds Growth Fund of America ..... 7.07%  
American Funds Washington Mutual ..... 7.05%  
American Funds AMCAP ..... 7.01%  
American Funds New World ..... 5.32%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 59.53%  
Foreign Stock ..... 25.80%  
Domestic Bond ..... 8.22%  
Foreign Bond ..... 1.65%  
Preferreds ..... 0.15%  
Cash ..... 4.27%  
Other ..... 0.39%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.37%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.70  
Net Expense Ratio ..... 0.37%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-0.98%	15.17%	4.23%	9.60%	9.52%	
<b>Benchmark*</b>	-1.89%	13.58%	4.42%	8.75%	8.54%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	0.64%	8.27%	22.44%	-5.58%	24.68%	19.21%	17.18%	-18.18%	20.15%	15.17%
<b>Benchmark*</b>	-0.46%	9.54%	19.56%	-7.74%	24.02%	13.66%	17.51%	-15.84%	19.14%	13.58%

\* The S&P Target Date 2045 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2045 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2050 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2050  
Ticker ..... RFITX  
Fund Inception ..... 02/01/2007  
Share Class Inception ..... 07/13/2009  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 5.00%  
Total Net Assets (\$mil.) ..... \$34,188.80

## Largest Holdings (as of 09/30/2024)

American Funds New Perspective ..... 8.99%  
American Funds SMALLCAP World ..... 8.07%  
Am. Funds Fundamental Investors ..... 8.03%  
American Funds Washington Mutual ..... 8.00%  
American Funds Capital World Gr&Income ..... 7.29%  
Am. Funds Growth Fund of America ..... 7.07%  
American Funds American Mutual ..... 7.04%  
American Funds AMCAP ..... 7.00%  
American Funds American Balanced ..... 6.82%  
American Funds New World ..... 5.54%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.25%  
Foreign Stock ..... 26.10%  
Domestic Bond ..... 7.38%  
Foreign Bond ..... 1.56%  
Preferreds ..... 0.15%  
Cash ..... 4.24%  
Other ..... 0.33%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.37%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.70  
Net Expense Ratio ..... 0.37%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-0.85%	15.43%	4.20%	9.64%	9.59%	
<b>Benchmark*</b>	-1.67%	14.30%	4.72%	9.06%	8.77%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	0.65%	8.33%	22.61%	-5.61%	25.04%	19.42%	17.27%	-18.89%	20.83%	15.43%
<b>Benchmark*</b>	-0.47%	9.74%	20.18%	-7.94%	24.35%	13.86%	17.99%	-15.97%	19.58%	14.30%

\* The S&P Target Date 2050 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2050 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2055 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2055  
Ticker ..... RFKTX  
Fund Inception ..... 02/01/2010  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 13.01  
Turnover (%) ..... 5.00%  
Total Net Assets (\$mil.) ..... \$24,208.46

## Largest Holdings (as of 09/30/2024)

American Funds SMALLCAP World ..... 9.04%  
American Funds New Perspective ..... 9.04%  
Am. Funds Fundamental Investors ..... 8.98%  
American Funds Capital World Gr&Income ..... 8.26%  
American Funds Washington Mutual ..... 8.00%  
American Funds New World ..... 7.08%  
Am. Funds Growth Fund of America ..... 7.08%  
American Funds AMCAP ..... 6.99%  
Am. Funds Invest. Co. of America ..... 6.04%  
American Funds American Mutual ..... 6.01%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.31%  
Foreign Stock ..... 26.98%  
Domestic Bond ..... 6.54%  
Foreign Bond ..... 1.54%  
Preferreds ..... 0.16%  
Cash ..... 4.19%  
Other ..... 0.27%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.39%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.90  
Net Expense Ratio ..... 0.39%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			
	3-Month	1-Year	3-Year	5-Year	10-Year	
<b>Fund</b>	-0.85%	15.58%	4.15%	9.60%	9.57%	
<b>Benchmark*</b>	-1.75%	14.32%	4.74%	9.11%	8.84%	

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	0.63%	8.30%	22.63%	-5.65%	25.09%	19.39%	17.28%	-19.50%	21.40%	15.58%
<b>Benchmark*</b>	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%	14.32%

\* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at [www.americanfunds.com](http://www.americanfunds.com).

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Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

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# Am. Funds 2060 Target Date Retire. Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The Advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The Fund categories represent differing investment objectives and strategies.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2060  
Ticker ..... RFUTX  
Fund Inception ..... 03/27/2015  
Manager ..... Wesley Phoa  
Manager Tenure (yrs.) ..... 9.77  
Turnover (%) ..... 5.00%  
Total Net Assets (\$mil.) ..... \$14,805.58

## Largest Holdings (as of 09/30/2024)

American Funds New Perspective ..... 10.01%  
American Funds SMALLCAP World ..... 9.96%  
Am. Funds Fundamental Investors ..... 8.99%  
American Funds Capital World Gr&Income ..... 8.27%  
American Funds Washington Mutual ..... 8.01%  
American Funds New World ..... 7.12%  
Am. Funds Growth Fund of America ..... 7.04%  
Am. Funds Invest. Co. of America ..... 7.00%  
American Funds AMCAP ..... 6.95%  
American Funds American Balanced ..... 5.99%

*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.25%  
Foreign Stock ..... 27.01%  
Domestic Bond ..... 6.56%  
Foreign Bond ..... 1.55%  
Preferreds ..... 0.17%  
Cash ..... 4.19%  
Other ..... 0.27%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.39%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.90  
Net Expense Ratio ..... 0.39%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Employee Benefits Security Administration's web site for an example showing the long-term effect of fees and expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
<b>Fund</b>	-0.86%	15.60%	4.14%	9.59%	9.55%
<b>Benchmark*</b>	-1.75%	14.32%	4.74%	9.11%	8.76%

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	N/A	8.41%	22.49%	-5.64%	25.01%	19.44%	17.19%	-19.66%	21.61%	15.60%
<b>Benchmark*</b>	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%	14.32%

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# American Funds 2065 Tgt Dt Retire Fund (R6)

The Fund seeks growth, income and conservation of capital. The Fund invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of affiliated funds in different combinations and weightings. The underlying funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds.

## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2065+  
Ticker ..... RFVTX  
Fund Inception ..... 03/27/2020  
Manager ..... Phoa/Black/Mathur/Hoag  
Manager Tenure (yrs.) ..... 5.00  
Turnover (%) ..... 4.00%  
Total Net Assets (\$mil.) ..... \$3,920.65

## Largest Holdings (as of 09/30/2024)

American Funds New Perspective ..... 9.98%  
American Funds SMALLCAP World ..... 9.98%  
Am. Funds Fundamental Investors ..... 8.99%  
American Funds Capital World Gr&Income ..... 8.23%  
American Funds Washington Mutual ..... 8.01%  
American Funds New World ..... 7.10%  
Am. Funds Invest. Co. of America ..... 7.01%  
American Funds AMCAP ..... 6.98%  
Am. Funds Growth Fund of America ..... 6.98%  
American Funds American Balanced ..... 6.00%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.24%  
Foreign Stock ..... 26.99%  
Domestic Bond ..... 6.58%  
Foreign Bond ..... 1.55%  
Preferreds ..... 0.17%  
Cash ..... 4.20%  
Other ..... 0.27%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.39%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.90  
Net Expense Ratio ..... 0.39%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return			Since Fund Inception
	3-Month	1-Year	3-Year	5-Year		
<b>Fund</b>	-0.82%	15.64%	4.14%	N/A		15.03%
<b>Benchmark*</b>	-1.75%	14.32%	4.74%	9.11%		15.14%

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	N/A	N/A	N/A	N/A	N/A	N/A	17.32%	-19.64%	21.55%	15.64%
<b>Benchmark*</b>	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%	14.32%

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# American Funds 2070 Trgt Date Retire (R6)

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## Characteristics

Asset Class ..... BLENDED  
Category ..... Target-Date 2065+  
Ticker ..... RFBFX  
Fund Inception ..... 05/03/2024  
Manager ..... Management Team  
Manager Tenure (yrs.) ..... 1.00  
Turnover (%) ..... 7.00%  
Total Net Assets (\$mil.) ..... \$53.78

## Largest Holdings (as of 09/30/2024)

American Funds New Perspective ..... 10.00%  
American Funds SMALLCAP World ..... 10.00%  
Am. Funds Fundamental Investors ..... 9.00%  
American Funds Capital World Gr&Income ..... 8.25%  
American Funds Washington Mutual ..... 8.00%  
American Funds AMCAP ..... 7.00%  
American Funds New World ..... 7.00%  
Am. Funds Growth Fund of America ..... 7.00%  
Am. Funds Invest. Co. of America ..... 7.00%  
American Funds American Balanced ..... 6.00%  
*Fund investments change daily and may differ.*

## Asset Allocation

Domestic Stock ..... 60.23%  
Foreign Stock ..... 26.99%  
Domestic Bond ..... 6.67%  
Foreign Bond ..... 1.63%  
Preferreds ..... 0.15%  
Cash ..... 4.04%  
Other ..... 0.28%

## Fee Summary

Total Annual Operating Expenses (01/01/2024) ..... 0.39%  
Total Annual Operating Expenses (per \$1,000) ..... \$3.90  
Net Expense Ratio ..... 0.39%

The Fee Summary shows fee and expense information for the fund. Total Annual Operating Expenses ("gross expense ratio") are expenses that reduce the rate of return for the fund. Total Annual Operating Expenses do not reflect any fee waivers or reimbursements that may be in effect at the time the expenses are calculated. The net expense ratio reflects the expenses being charged by the fund at the time the expenses are calculated after taking into account any applicable waivers or reimbursements, without which performance would have been less. The Fee Summary also shows Shareholder-type Fees. These fees are in addition to Total Annual Operating Expenses.

## Shareholder-type Fees

Redemption Fee ..... N/A  
Purchase Fee ..... N/A  
Maximum Sales Charge ..... N/A  
Maximum Deferred Sales Charge ..... N/A

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## Performance at NAV (as of 12/31/2024)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
<b>Fund</b>	-0.83%	N/A	N/A	N/A	9.69%
<b>Benchmark*</b>	-1.75%	14.32%	4.74%	9.11%	6.45%

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
<b>Fund</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Benchmark*</b>	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%	14.32%

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