



Annual Participant Fee Disclosure

For Currently Available and Legacy Investment Options

CLATSOP BEHAVIORAL HEALTHCARE

CLATSOP BEHAVIORAL HEALTHCARE 403(B) PLAN

This disclosure contains important information about the investment options offered in CLATSOP BEHAVIORAL HEALTHCARE 403(B) PLAN ("Plan"). Federal regulations require that you receive this information. More importantly, this information can assist you in making critical decisions regarding your retirement plan including how much to contribute and how to invest your account – decisions which are key to the success of your retirement savings.

Please review these materials carefully. Although no action is required at this time, please keep this information available when managing or monitoring any account you may have in the Plan.

What's Inside

Section I: Understanding the Basics

Learn more about factors to consider when making investment decisions.

Section II: Investment Alternatives Comparative Chart

Review information about the investment options under the Plan, including historical or stated rates of return, fees and expenses and restrictions.

Section III: Individual Fees and Charges

Review the types of individual fees and charges that may be deducted from your account.

Section IV: Plan Information and Administrative Expenses

Review giving investment instructions, including limitations, and voting rights, along with plan administrative fees and charges.

Section V: Footnotes and Definitions

Review important footnotes and definitions for the information contained throughout this disclosure.

Section VI: Summary of Resources

Review additional resources that will assist with understanding the information contained in this disclosure.

Plan Administrator

SUMUER WATKINS, 2120 EXCHANGE ST, ASTORIA, OR 97103

Throughout this disclosure, AIG Retirement Services represents AIG member companies -The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

Section I: Understanding the Basics

Retirement plan experts and the United States Department of Labor have noted that fees and expenses are an important consideration for plan participants, along with investment performance, available services, guarantees and investment features. In short, what are you paying, and what are you getting for it?

Fees and expenses can be associated with the general administration of a retirement plan, a particular individual service you elect or incorporated into the investment options you choose. This disclosure describes your plan's services and available investment options and the fees associated with both.

> **Administrative services**

General administrative services can include recordkeeping, legal and accounting services, customer service and communications including quarterly account statements.

> **Individual services**

Individual services include any service that is available in the plan that you elect to use. An example of an individual service would be a loan, which may include an initial set-up fee as well as an annual loan maintenance fee.

> **Investment options**

Investment options may have fees and expenses associated with that particular option. For example:

• **Operating expenses**

Investment funds and products may charge fees to cover the fund's total annual operating expenses. Also known as an expense ratio, these fees are generally not deducted from your account; rather they are calculated in the share price or net asset value of the investment option. So, the performance data shown on any fund already takes these fees into account. Since the expense ratio varies by fund and is not directly deducted from your account, it will be important for you to understand the fees for any fund. Expense ratios are noted in this disclosure as both a percent and a dollar amount per \$1,000. So, if the expense ratio is 0.50%, the actual fund expense is \$5.00 for each \$1,000 you have in that fund. These fees also may include annuity contract charges, such as separate account fees which are in consideration of certain additional guarantees, including death benefit guarantees as well as lifetime guaranteed payment options. Expense ratios can have a significant effect on your investment returns. That's why you should be aware of them as you select investment options. For instance, in the hypothetical example below, we can look at two identical investments with identical rates of return before expenses are charged to the fund. In this example, these two investments have different expense ratios—0.50% (as mentioned above) and 1.50%. You can see the difference in the cumulative return over 20 years:

	Investment One	Investment Two
Investment	\$20,000	\$20,000
Gross annual return	8%	8%
Annual expense ratio	0.50%	1.50%
Total investment balance after 20 years	\$84,957	\$70,473

This illustration is only an example and does not represent the return of any actual investment.

• **Trading fees**

Some funds impose trading restrictions or charge transaction fees related to trading frequency. Such transaction fees, including short-term trading fees, may be deducted from your account when applicable.

• **Fixed interest option fees**

Fixed interest options can include fees or transfer and withdrawal restrictions in return for a guaranteed rate.

These fees are an important part of the story, but not the entire story. Fees should not be reviewed in a vacuum. It is important to understand the fees you are paying in the context of what you are getting for those fees. That includes the services, options and guarantees that those fees provide. It is also important to consider the investment option performance, which, as noted above, has already taken into account some or all of the fees. Performance data included in this disclosure provides the same general information across investment options so you can compare them.

Some explanations that may help clarify how to view the information are:

- > **Fund Performance** for each fund as of the same time period – allowing you to compare "apples to apples" with the same market conditions.
- > **Categorization** of funds are classified by category or asset class – allowing you to compare one fund to a similar fund, such as bond funds to bond funds.
- > **Annual operating expenses** are shown as a percent or a dollar amount per \$1,000 of investment – allowing you to compare expenses across funds.
- > **Benchmark information** is provided for each fund – allowing you to compare a fund you are considering against the benchmark the fund company has identified.
- > **Shareholder-type fees and restrictions** are also identified – allowing you to compare and determine if it will meet your individual goals.

It is important to remember that past performance is not an indicator or guarantee of future results and that higher or lower fees are not necessarily indicative of the performance of that fund. To remain informed, you may want to take advantage of more current performance data which is available online for each fund at www.aig.com/RetirementServices/feedisclosure.

- > **Fixed interest options (Fixed annuities are issued by The Variable Annuity Life Insurance Company (VALIC). Such options are guaranteed based on the claims-paying ability of VALIC.)**

Two factors to consider when reviewing your fixed interest options available under the Plan include:

- **Guaranteed Death Benefit**
Annuities provide specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender.
- **Guaranteed Income Payment Options**
Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and may last for your entire life, in return for an investment. You may choose to have your account paid out in a fixed, variable, or combination of methods including lifetime annuity, lump sum, installment and partial annuity options.

The information provided in this disclosure supplements the information already provided to participants in the Plan's Summary Plan Description (SPD), Summary Annual Report (SAR) and quarterly benefit statements. This disclosure does not replace or alter the terms of the Plan or investment arrangements. This disclosure is subject to the terms of the Plan and investment arrangements and, in the event of a conflict, the terms of the Plan and/or investment arrangement will prevail.

Please keep in mind that investing involves risk including the possible loss of principal. Retirement accounts are long-term investments. Income taxes are payable upon withdrawal, and federal restrictions and a 10% federal penalty tax may apply to withdrawals prior to age 59½.

We hope that this disclosure will be helpful to you as you continue to plan for your retirement needs.

Section II: Investment Alternatives Comparative Chart

The **Investment Alternatives Comparative Chart** provides important information to help you compare the investment options provided by AIG Retirement Services under the Plan. These investments are administered by VALIC or VALIC Retirement Services Company ("VRSCO") as the service provider. The Investment Alternatives Comparative Chart includes the following information:

- > **Performance information** for the investment options provided by AIG Retirement Services under the Plan.
 - This includes investments that have a fixed or stated rate of return as well as investments with a variable rate of return.
 - Products that are available to all participants (includes beneficiaries and alternate payees) and eligible employees are listed first. All other products are listed thereafter.
 - Product exchanges from newer products to older products are generally not allowed.
- > Shows how these investments have performed over time and allows you to compare them with an appropriate benchmark index for the same time periods. ***Current performance may be higher or lower than the***

performance stated due to recent stock market volatility. The performance data quoted represents past performance. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that investments, when withdrawn, may be worth more or less than the original cost.

- > Shows **fee and expense information** for the investment options provided by AIG Retirement Services under the Plan.
 - Total annual operating expenses, which include the separate account fee, reduce the rate of return of the investment option.
 - The shareholder-type fees are in addition to the total annual operating expenses.
 - Describes limitations or restrictions imposed by VALIC or the investment option.

- > Presents the **features of the fixed interest options** available under the Plan issued by The Variable Annuity Life Insurance Company (VALIC).
 - Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and may last for your entire life, in return for an investment.
 - All guarantees are backed by the claims-paying ability of The Variable Annuity Life Insurance Company.

Please visit <https://my.valic.com/MyVALIC/FundPerformance/FundFactSheet.aspx?g=1> for a **glossary of investment terms** relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

Investment Option(s)

Below you will find detailed charts with information for each investment option concerning performance, fees, expenses and the features of the annuity options available under the Plan, if applicable.

More information can be found at: www.aig.com/RetirementServices/feedisclosure

PORTFOLIO DIRECTOR (A073) Policy Form UITG-194-TRMC is a fixed and variable annuity issued by The Variable Annuity Life Insurance Company, Houston, Texas and is available for investment by Participants in employer-sponsored retirement plans and arrangements. Transfers by the Participant (and, if applicable, by the Plan Sponsor) into and out of the fixed option(s) (and, if applicable, including certain withdrawals and surrenders) may be limited as described in the contract and/or the appropriate prospectus.

This product is generally available to Participants and eligible employees. Subject to the Plan, certain restrictions may apply. Example: the product may be available only for certain types of contributions.

Quarterly fees are currently waived.

Participant Surrender/Withdrawal Charges: There are no surrender or withdrawal charges.

You could lose money by investing in the 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 insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Variable Return Investments								
INVESTMENT NAME [Division Code] Benchmark	Asset Class	Average Annual Total Return as of 5/31/2021				Total Annual Operating Expenses		Shareholder- Type Fees/ Restrictions
		1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	
CORE BOND FUND [0158] <i>BBgBarc US Agg Bond TR USD</i>	FIXED INCOME	2.10%	3.08%	2.78%	2.78%	1.52%	\$15.20	N/A
		-0.40%	3.25%	3.29%				
GOVERNMENT MONEY MARKET I [0006] <i>FTSE Treasury Bill 3 Mon USD</i>	FIXED INCOME	-0.98%	-0.28%	-0.64%	-0.64%	1.51%	\$15.10	N/A
		0.09%	1.14%	0.60%				
GOVERNMENT SECURITIES FUND [0008] <i>BBgBarc US Government TR USD</i>	FIXED INCOME	-2.68%	1.28%	1.61%	1.61%	1.66%	\$16.60	N/A
		-3.61%	2.49%	2.69%				
HIGH YIELD BOND FUND [0160] <i>FTSE HY Market TR USD</i>	FIXED INCOME	14.00%	6.00%	4.80%	4.80%	1.68%	\$16.80	N/A
		15.20%	7.15%	6.12%				
INFLATION PROTECTED FUND [0077] <i>BBgBarc US Treasury US TIPS TR USD</i>	FIXED INCOME	6.68%	3.03%	1.91%	1.91%	1.54%	\$15.40	N/A
		7.05%	4.48%	3.42%				
INTERNATIONAL GOVERNMENT BOND [0013] <i>30% JP Morgan EMBI Global Diversified Index and 70% Citigroup WGBI</i>	FIXED INCOME	5.61%	2.36%	1.46%	1.46%	1.65%	\$16.50	N/A
		4.85%	3.52%	2.83%				
VANGUARD LONG-TERM TREASURY [0023] <i>BBgBarc US Treasury Long TR USD</i>	FIXED INCOME	-13.92%	2.56%	4.89%	4.89%	1.20%	\$12.00	N/A
		-13.56%	3.64%	6.08%				
VANGUARD LT INV-GRADE FUND [0022] <i>BBgBarc US Credit A+ Long TR USD</i>	FIXED INCOME	-1.57%	5.10%	6.00%	6.00%	1.22%	\$12.20	N/A
		0.03%	5.92%	6.80%				
EMERGING ECONOMIES [0087] <i>MSCI EM NR USD</i>	GLOBAL & INTL EQUITY	49.87%	12.61%	3.12%	3.12%	1.91%	\$19.10	N/A
		51.00%	13.88%	4.10%				
GLOBAL STRATEGY [0088] <i>60% MSCI ACWI & 40% JPMorgan GBI Global (unhdg)</i>	GLOBAL & INTL EQUITY	18.31%	4.99%	4.07%	4.07%	1.71%	\$17.10	N/A
		24.33%	9.65%	6.63%				

		Average Annual Total Return as of 5/31/2021				Total Annual Operating Expenses		
		Benchmark Return as of 5/31/2021						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
INTERNATIONAL GROWTH FUND [0020] <i>MSCI ACWI Ex USA NR USD</i>	GLOBAL & INTL EQUITY	52.62%	16.75%	9.04%	9.04%	1.86%	\$18.60	N/A
		42.78%	10.88%	5.36%				
INTERNATIONAL VALUE FUND [0089] <i>MSCI ACWI Ex USA NR USD</i>	GLOBAL & INTL EQUITY	48.32%	6.85%	2.71%	2.71%	1.73%	\$17.30	N/A
		42.78%	10.88%	5.36%				
INTERNATL EQUITIES INDEX FUND [0011] <i>MSCI EAFE NR USD</i>	GLOBAL & INTL EQUITY	37.15%	8.39%	4.19%	4.19%	1.44%	\$14.40	N/A
		38.41%	9.77%	5.88%				
INTL OPPORTUNITIES [0133] <i>MSCI ACWI Ex USA SMID NR USD</i>	GLOBAL & INTL EQUITY	34.42%	10.87%	6.74%	6.74%	1.95%	\$19.50	N/A
		47.34%	10.74%	6.24%				
INTL SOCIALLY RESPONSIBLE FUND [0012] <i>MSCI EAFE NR USD</i>	GLOBAL & INTL EQUITY	37.30%	10.91%	8.88%	8.88%	1.63%	\$16.30	N/A
		38.41%	9.77%	5.88%				
AGGRESSIVE GROWTH LIFESTYLE [0148] <i>54% Russell 3000, 13% EAFE (net), 25% Barclays Capital Aggregate Bond, and 8% FTSE/EPRA NAREIT Global Real Estate</i>	HYBRID	37.08%	10.99%	8.45%	8.45%	1.58%	\$15.80	N/A
		30.48%	12.14%	10.00%				
ASSET ALLOCATION FUND [0005] <i>60% S&P 500 & 40% Barclays Agg</i>	HYBRID	30.89%	7.17%	6.17%	6.17%	1.72%	\$17.20	N/A
		22.73%	11.72%	10.08%				
MODERATE GROWTH LIFESTYLE [0149] <i>40% Russell 3000, 10% EAFE (net), 45% Barclays Capital Aggregate Bond, and 5% FTSE/EPRA NAREIT Global Real Estate</i>	HYBRID	29.94%	9.57%	7.41%	7.41%	1.58%	\$15.80	N/A
		21.63%	9.90%	8.31%				
T ROWE PRICE RETIRMNT 2015 ADV [0104] <i>S&P Target Date 2015 TR USD</i>	HYBRID	21.90%	8.24%	6.41%	6.45% 12/30/14	1.80%	\$18.00	N/A
		16.93%	8.02%	6.63%				
T ROWE PRICE RETIRMNT 2020 ADV [0105] <i>S&P Target Date 2020 TR USD</i>	HYBRID	24.35%	9.21%	7.16%	7.18% 12/30/14	1.82%	\$18.20	N/A
		18.34%	8.60%	7.14%				
T ROWE PRICE RETIRMNT 2025 ADV [0106] <i>S&P Target Date 2025 TR USD</i>	HYBRID	28.05%	10.27%	7.89%	7.97% 12/30/14	1.86%	\$18.60	N/A
		22.88%	9.71%	7.84%				
T ROWE PRICE RETIRMNT 2030 ADV [0107] <i>S&P Target Date 2030 TR USD</i>	HYBRID	31.85%	11.30%	8.59%	8.71% 12/30/14	1.89%	\$18.90	N/A
		27.24%	10.69%	8.48%				
T ROWE PRICE RETIRMNT 2035 ADV [0108] <i>S&P Target Date 2035 TR USD</i>	HYBRID	35.41%	12.16%	9.12%	9.32% 12/30/14	1.92%	\$19.20	N/A
		32.22%	11.72%	9.12%				
T ROWE PRICE RETIRMNT 2040 ADV [0109] <i>S&P Target Date 2040 TR USD</i>	HYBRID	38.67%	12.91%	9.56%	9.86% 12/30/14	1.94%	\$19.40	N/A
		35.70%	12.43%	9.56%				
T ROWE PRICE RETIRMNT 2045 ADV [0110] <i>S&P Target Date 2045 TR USD</i>	HYBRID	40.73%	13.29%	9.74%	10.14% 12/30/14	1.96%	\$19.60	N/A
		37.83%	12.86%	9.85%				
T ROWE PRICE RETIRMNT 2050 ADV [0111] <i>S&P Target Date 2050 TR USD</i>	HYBRID	40.84%	13.29%	9.75%	10.15% 12/30/14	1.96%	\$19.60	N/A
		38.92%	13.15%	10.07%				

		Average Annual Total Return as of 5/31/2021				Total Annual Operating Expenses		
		Benchmark Return as of 5/31/2021						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
T ROWE PRICE RETIRMNT 2055 ADV [0112] <i>S&P Target Date 2055 TR USD</i>	HYBRID	40.84%	13.27%	9.74%	10.13% 12/30/14	1.96%	\$19.60	N/A
		39.49%	13.31%	10.24%				
T ROWE PRICE RETIRMNT 2060 ADV [0113] <i>S&P Target Date 2055 TR USD</i>	HYBRID	40.86%	13.27%	9.37% 06/23/14	10.14% 12/30/14	1.96%	\$19.60	N/A
		39.49%	13.31%	9.73% 06/23/14				
VANGUARD LIFESTRATEGY CONSER [0054] <i>Vanguard LifeStrategy Conservative Growth Composite Index**</i>	HYBRID	14.33%	6.62%	5.15%	5.15%	1.37%	\$13.70	N/A
		16.02%	8.25%	6.80%				
VANGUARD LIFESTRATEGY GROWTH [0052] <i>Vanguard LifeStrategy Growth Composite Index*</i>	HYBRID	32.08%	11.15%	8.22%	8.22%	1.39%	\$13.90	N/A
		34.40%	12.93%	10.04%				
VANGUARD LIFESTRATEGY MODERA [0053] <i>Vanguard LifeStrategy Moderate Growth Composite Index***</i>	HYBRID	22.90%	8.90%	6.76%	6.76%	1.38%	\$13.80	N/A
		24.92%	10.63%	8.53%				
VANGUARD WELLINGTON FUND INC [0025] <i>65% S&P 500, 35% BarCap Credit A or Better Bond</i>	HYBRID	24.09%	10.32%	8.72%	8.72%	1.49%	\$14.90	N/A
		25.43%	12.67%	10.95%				
VC I CONSERV GROWTH LIFESTYLE [0150] <i>24% Russell 3000, 8% EAFE (net), 65% Barclays Capital Aggregate Bond, and 3% FTSE/EPRA NAREIT Global Real Estate</i>	HYBRID	20.93%	6.96%	5.46%	5.46%	1.59%	\$15.90	N/A
		13.15%	7.42%	6.42%				
AMER BEACON BRDWAY LRG CP GRW I [0090] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	38.62%	17.42%	18.66% 02/05/16	15.61% 12/18/17	2.13%	\$21.30	N/A
		39.92%	22.07%	‡				
BLUE CHIP GROWTH FUND [0072] <i>S&P 500 TR USD</i>	LARGE CAP	32.37%	20.58%	16.19%	16.19%	1.83%	\$18.30	N/A
		40.32%	17.16%	14.38%				
DIVIDEND VALUE [0021] <i>Russell 1000 Value TR USD</i>	LARGE CAP	37.20%	10.57%	10.05%	10.05%	1.70%	\$17.00	N/A
		44.38%	12.33%	11.51%				
GROWTH FUND [0078] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	35.23%	19.82%	14.11%	14.11%	1.65%	\$16.50	N/A
		39.92%	22.07%	16.98%				
LARGE CAPITAL GROWTH [0079] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	36.96%	18.56%	13.02%	13.02%	1.75%	\$17.50	N/A
		39.92%	22.07%	16.98%				
NASDAQ-100(R) INDEX FUND [0046] <i>NASDAQ 100 TR USD</i>	LARGE CAP	42.06%	24.11%	18.68%	18.68%	1.53%	\$15.30	N/A
		44.31%	26.07%	20.54%				
STOCK INDEX FUND [0010] <i>S&P 500 TR USD</i>	LARGE CAP	38.57%	15.63%	12.87%	12.87%	1.29%	\$12.90	N/A
		40.32%	17.16%	14.38%				
SYSTEMATIC CORE FUND [0016] <i>Russell 1000 TR USD</i>	LARGE CAP	42.29%	16.31%	12.43%	12.43%	1.77%	\$17.70	N/A
		42.66%	17.46%	14.41%				
SYSTEMATIC VALUE [0075] <i>Russell 1000 Value TR USD</i>	LARGE CAP	35.55%	10.06%	9.11%	9.11%	1.86%	\$18.60	N/A
		44.38%	12.33%	11.51%				
US SOCIALLY RESPONSIBLE FUND [0141] <i>S&P 500 TR USD</i>	LARGE CAP	37.72%	15.36%	13.19%	13.19%	1.36%	\$13.60	N/A
		40.32%	17.16%	14.38%				

		Average Annual Total Return as of 5/31/2021				Total Annual Operating Expenses		
		Benchmark Return as of 5/31/2021						
INVESTMENT NAME [Division Code] Benchmark	Asset Class	1 yr	5 yr	10 yr/ Inception*	10 yr/ Inclusion**	As a %	Per \$1000	Shareholder- Type Fees/ Restrictions
VANGUARD WINDSOR II [0024] <i>Russell 1000 Value TR USD</i>	LARGE CAP	51.53% 44.38%	13.90% 12.33%	11.24% 11.51%	11.24%	1.59%	\$15.90	N/A
VC I CAPITAL APPRECIATION [0139] <i>Russell 1000 Growth TR USD</i>	LARGE CAP	40.22% 39.92%	17.21% 22.07%	13.51% 16.98%	13.51%	1.60%	\$16.00	N/A
ARIEL APPRECIATION FUND [0069] <i>Russell Mid Cap Value TR USD</i>	MID CAP	61.99% 56.61%	11.07% 12.25%	9.70% 11.58%	9.70%	2.15%	\$21.50	N/A
MID CAP INDEX FUND [0004] <i>S&P MidCap 400 TR</i>	MID CAP	54.84% 56.77%	13.14% 14.62%	10.84% 12.29%	10.84%	1.36%	\$13.60	N/A
MID CAP STRATEGIC GWTH [0083] <i>Russell Mid Cap Growth TR USD</i>	MID CAP	46.21% 37.78%	19.16% 18.95%	11.78% 14.20%	11.78%	1.81%	\$18.10	N/A
MID CAP VALUE FUND [0138] <i>Russell Mid Cap Value TR USD</i>	MID CAP	55.68% 56.61%	11.03% 12.25%	9.49% 11.58%	9.49%	1.80%	\$18.00	N/A
ARIEL FUND [0068] <i>Russell 2500 Value TR USD</i>	SMALL CAP	77.11% 68.49%	13.84% 12.72%	10.89% 10.79%	10.89%	2.04%	\$20.40	N/A
SMALL CAP GROWTH FUND [0135] <i>Russell 2000 Growth TR USD</i>	SMALL CAP	49.10% 50.14%	25.73% 17.57%	15.10% 12.76%	15.10%	1.88%	\$18.80	N/A
SMALL CAP INDEX FUND [0014] <i>Russell 2000 TR USD</i>	SMALL CAP	62.37% 64.56%	14.52% 16.01%	10.52% 11.86%	10.52%	1.44%	\$14.40	N/A
SMALL CAP SPECIAL VALUE FUND [0084] <i>Russell 2000 Value TR USD</i>	SMALL CAP	65.46% 79.38%	12.34% 13.83%	10.59% 10.64%	10.59%	1.88%	\$18.80	N/A
SMALL CAP VALUE FUND [0136] <i>Russell 2000 Value TR USD</i>	SMALL CAP	79.45% 79.38%	11.14% 13.83%	8.47% 10.64%	8.47%	1.77%	\$17.70	N/A
GLOBAL REAL ESTATE FUND [0101] <i>FTSE EPRA Nareit Developed TR USD</i>	SPECIALTY	27.18% 37.24%	5.71% 6.56%	5.40% 6.93%	5.40%	1.85%	\$18.50	N/A
INVESCO BAL RISK COMMOD STR R5 [0102] <i>Bloomberg Commodity TR USD</i>	SPECIALTY	56.67% 46.22%	3.47% 2.85%	-3.46% -5.11%	-2.82% 11/01/11	2.15%	\$21.50	N/A
SCIENCE & TECHNOLOGY FUND [0017] <i>S&P North American Technology TR</i>	SPECIALTY	46.72% 44.61%	26.61% 28.76%	18.04% 20.92%	18.04%	1.97%	\$19.70	N/A

Fixed Return Investments					
INVESTMENT NAME	Declared Rate	As of Date	Total Annual Operating Expenses		Restrictions
			As a %	Per \$1000	
FIXED ACCOUNT PLUS	1.30%	5/31/2021	N/A	N/A	A
SHORT TERM FIXED ACCOUNT	1.00%	5/31/2021	N/A	N/A	B

The **guaranteed death benefit** payable to your designated beneficiary for your annuity option includes the following:

Objective/Goals	Pricing Factors	Restrictions/Fees
The contract provides specific guarantees of payment to your designated beneficiary if your death occurs prior to annuitization or contract surrender. The guarantees generally apply to the original deposit(s), plus a stated rate of return or interest where applicable, reduced (in the manner described in the contract and any applicable endorsement) by prior withdrawals. This can be an important guarantee for many participants, and you should refer to the contract or certificate for specific details as to the application and calculation of the guarantee.	The death benefits are automatically included in the annuity contract for no additional fee.	The death benefit provisions may vary from state to state and by age.

The various forms of **guaranteed income payment options** available for your annuity option are as follows:

Objective/Goals	Pricing Factors	Restrictions/Fees
<p>When you are ready to begin taking income, you can choose to receive income payments on a variable basis, fixed basis, or a combination.</p> <p>You may specify the manner in which your income payments are made. You may select one of the following options:</p> <ul style="list-style-type: none"> • Life Only: Provides a guaranteed stream of income for your life. Under this option there is no provision for a death benefit for the beneficiary. • Life Option with Guaranteed Period: Provides a guaranteed stream of income for your life. If you die before the guaranteed period has expired, your beneficiary can receive payments for the rest of the guaranteed period, or take a lump-sum distribution. • Life with Cash or Unit Refund: Provides a guaranteed stream of income for your life. These payments are based upon your life expectancy and will continue for as long as you live. If you do not outlive the life expectancy, your beneficiary may receive an additional payment. • Joint and Survivor Life: Provides a guaranteed payment stream of income during the joint lifetime of you and a second person. Upon the death of one, payments continue during the lifetime of the survivor. There is no death benefit at the death of the last survivor. • Payments for a Designated Period: Provides a guaranteed payment stream of income to you for a select number of years between 5 and 30. Upon your death, payments will continue to your beneficiary until the designated period is completed. 	The cost of each option depends on your age, the interest rates and mortality table when you buy it, and the interest rates and mortality table guaranteed in your contract.	<p>Once your payments have begun, the option you chose cannot be stopped or changed.</p> <p>The first payment must be at least \$25 and the total annual payment must be at least \$100. VALIC reserves the right to reduce the frequency of payments so each payment is at least \$25.</p>

Section III: Individual Fees and Charges

An explanation of expenses deducted from your account on an individual, rather than Plan-wide, basis, such as fees for processing loans, is provided below.

In addition to the individual expenses described below, certain types of charges that may be deducted from your account related to the buying and selling of investments (e.g., redemption fees) are described in Section II, the annuity contracts/certificates and/or in the investment option's prospectus.

Separate Account Fees (annuity products)

This separate account charge applies at stated levels to each of the variable investment options, which for some of the investment options reflects an offset for certain amounts received with respect to that investment option, including amounts commonly referred to as "12b-1 fees." *The rate of this charge is fixed and cannot be increased by VALIC.* This charge compensates VALIC for assuming certain risks and obligations under the contract. VALIC assumes the obligation to provide payments during the payout period for your lifetime, no matter how long that might be. In addition, VALIC assumes the obligation, prior to annuitization, to pay a guaranteed death benefit. The separate account charges also may cover the costs of issuing and administering and marketing the variable investment options including, but not limited to, local support to plan sponsors and participants including enrollment and education.

Withdrawals and Surrenders

Withdrawal or surrender charges, if any, are described in Section II.

Loans

Each loan from an **annuity** contract is assessed:

- A one-time \$60 loan processing fee.
- Loan set-up fee not currently applicable if the state of issue is New York, New Jersey, Vermont, Texas or Oregon.

Guided Portfolio Services® ("GPS")

Guided Portfolio Services® ("GPS") is a participant investment advisory service offered in accordance with Department of Labor Advisory Opinion 2001-09A issued to The Variable Annuity Life Insurance Company's (VALIC) sister company, SunAmerica Retirement Markets, Inc., in 2001. GPS must be authorized by the Plan Sponsor to be available in the plan and must be elected by the participant. Fees for GPS are paid to VALIC Financial Advisors, Inc. ("VFA") and are charged to the account of any participant who elects GPS. GPS is available in 2 formats:

- **GPS Portfolio Advisor** is an option for those clients who want to monitor and manage their investment portfolios themselves, but still value expert advice. Annual Enrollment is required, but there are no additional fees for the Portfolio Advisor service.
- **GPS Portfolio Manager** is the managed account option that automatically implements the investment advice, provides ongoing portfolio monitoring and asset rebalancing, and updates the participant's advice and retirement income forecast annually. For Portfolio Manager, an asset based fee is calculated at each calendar quarter end and will be assessed shortly after quarter end. If a Participant's quarter-end value in the Portfolio Manager Service is less than \$5,000, VFA will not charge an advisory fee for that quarter. Otherwise, the following GPS Portfolio Manager fee schedule applies.

GPS Portfolio Manager fee schedule

For assets managed by GPS:

- The first \$100,000, the annual participant fee is 0.60% on assets
- The next \$150,000, the annual participant fee is 0.50% on assets
- And amounts over \$250,000, the annual participant fee is 0.45% on assets

Section IV: Plan Information and Administrative Expenses

Operation of the Plan

Information regarding investment instructions, including limitations, and voting rights is provided below.

Giving Investment Instructions

In order to direct your Plan investment with AIG Retirement Services, and subject to any Plan and investment restrictions described below, you may make your election on AIG Retirement Service's website, www.aig.com/RetirementServices, or you may contact AIG Retirement Services Call Center at 800-448-2542.

For security reasons, you will be asked to verify your identity by logging into your account on aig.com. Should you need to register for aig.com, please visit <https://login.valic.com/sso/> and click on "Register for individual access" under "Need to register for online access?" in the middle of the screen.

You may give your instructions on any day. Instructions include updates to the investment allocations on your account(s) and transfers of assets between the available investments offered by the Plan. Instructions completed by close of the New York Stock Exchange (NYSE) (Eastern Time) will be effective that day. Instructions completed after the close of the NYSE (Eastern Time) will be effective on the next business day.

Plan Limitations on Instructions

Your instructions may be subject to limitations or restrictions imposed by the investment options as described in Section II or by the Plan.

Designated Investment Alternatives

See Section II for a list of all investment options provided under the Plan by AIG Retirement Services.

Designated Investment Manager

There is no Designated Investment Manager for the Plan.

Voting and Other Rights

AIG Retirement Services receives advance notice of shareholder meetings of mutual funds (or variable investment options under an annuity) that are offered on AIG Retirement Services platforms. Each notice provides details of the meeting, including the meeting date, record date and the purpose of the meeting. As of the record date (i.e., the date used to determine who is eligible to vote at each meeting), we conduct a search of our systems for all Plan participants who owned shares of the fund (or, in the case of amounts held under a VALIC annuity contract, units of a variable investment option of VALIC Separate Account A which corresponds to an investment in the fund) on such date. AIG Retirement Services provide to the fund's proxy vendor the name, address and number of shares for each person designated to receive the proxy materials (generally, the Plan participants unless the Plan directs AIG Retirement Services differently). AIG Retirement Services provide no further information about Plan participants or the Plan Sponsor to the fund company or to the proxy vendor, and neither the fund company nor the proxy vendor is authorized to contact Plan participants or the Plan Sponsor to actively solicit voting instructions.

In addition to mailing proxy materials (notice, proxy statement and proxy/voting instruction card), many fund companies make these materials available on their websites and/or the proxy vendor's website. Generally, proxies or voting instructions may be provided via the internet, phone or regular mail.

With respect to Plans funding or investing in a VALIC variable annuity contract (or combination fixed and variable annuity contract), the variable annuity Separate Account will vote all of the shares of the mutual funds it holds based on, and in the same proportion as, the voting instructions received. With respect to fund shares for which no voting instructions have been received, the Separate Account votes the shares in the same proportion as the shares for which voting instructions have been received.

Plan Fees and Expenses

An explanation of fees and expenses for general Plan administrative services (e.g., legal, accounting and recordkeeping) that may be deducted from a participant's account and the basis on which such charges will be allocated is provided below.

The Plan may incur charges or fees outside of the investment alternative product(s) that may be deducted from participant accounts as directed or authorized by the Plan Administrator. These fees may include third-party administration, consultant, legal, audit, and other fees directly related to the operation of the Plan. Any such charges or fees deducted from participant accounts will be reflected on quarterly participant account statements.

Section V: Footnotes and Definitions

* **10 yr/Inception:** The data in this column is based on the lesser of 10 years or the inception date of the fund.

** **10 yr/Inclusion:** The data in this column is based on the lesser of 10 years or the date the funds were included in the annuity product.

N/A = Not applicable and/or none.

§ = Investment option has not been in existence for a long enough period of time and data is not available.

‡ = No data available at the time this disclosure was prepared.

Asset classes, and the **indexes** from which their historical returns are derived, are not managed funds, have no identifiable objectives and cannot be purchased. They do not provide an indicator of how individual investments performed in the past or how they will perform in the future. Performance of indexes does not reflect the deduction of any fees and charges, and past performance of asset classes does not guarantee the future performance of any investment.

These disclosures reflect **benchmarks** as identified in fund prospectuses where available and may include multiple benchmarks as indicated. Otherwise benchmarks are provided by Morningstar. Performance data for investment options (other than investment options under VALIC annuity products) and benchmarks (where available) were supplied by Morningstar. ©2011 Morningstar, Inc. All Rights Reserved. This information: (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 AIG Retirement Services nor Morningstar, nor Morningstar's content providers, are responsible for any damages or losses arising from any use of the data contained herein.

If you want **additional information about the investment options**, you can go to www.aig.com/RetirementServices/feedisclosure. Information on the website includes the option's objectives and goals, principal risks and principal strategies, portfolio turnover rate, performance data and fee and expense information. A **free paper copy** of the information on the website may be obtained by contacting the Plan Administrator. Contact information is located on the first page of this disclosure. Additional information may also be obtained at www.aig.com/RetirementServices/feedisclosure.

AIG Retirement Services has an **Investor Trading Policy** to discourage excessive trading and market timing as such activity can result in increased fund expenses. If an investor sells fund shares in the Plan valued at \$5,000 or more, the investor will not be able to make a purchase of \$5,000 or more in that same fund for 30 calendar days. Certain transactions may be excluded from this policy. The Investor Trading Policy for AIG Retirement Services can be located at https://www.valic.com/investor-trading-policy_3240_423144.html or you may contact the Call Center at 800-448-2542.

When you are reviewing the fee and expense information, please keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the **Department of Labor's website** for an example showing the long-term effects of fees and expenses at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebbsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>. 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.

Average Annual Total Return: Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges. The calculations assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. Average Annual Total Return for any investment other than a benchmark reflects all applicable fees for the investment option and thus also is the same as the Standard Average Annual Total Return for such investment.

Standard Average Annual Total Return (Annuity Products): Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges, including deduction of Separate Account Fees, Fund Management Fees, account maintenance fees and surrender charges, if applicable, but not premium taxes. The charges applied are the charges for the underlying investment and for the annuity contract under which the underlying investment option is made available. Certain fees may not apply to some contracts. The calculations assume that the investment was made at the beginning of the period and fully withdrawn at the end of the period (whether or not such a withdrawal would have been permitted under the plan). The returns displayed for the benchmarks are reduced only for the fees included in the benchmark itself, if any, and not the product-specific fees. The benchmarks do not incorporate any of the product-specific features and guarantees provided under the annuity contract.

Non-Standard Average Annual Total Return (Annuity Products): Reflects the average annual compounded rate of return which would equate an initial investment of \$10,000 in a designated investment alternative to the ending redeemable value, assuming application of the maximum amount of applicable charges, including deduction of Separate Account Fees and Fund Management Fees, but not account maintenance fees, surrender charges, if applicable, or premium taxes. Certain fees may not apply to some contracts. Like the standardized performance value, these returns reflect what the performance would have been for the investment option during the stated period. However, the investment is not assumed to have been surrendered during the period, and in the case of fixed dollar fees which are allocated across investment options, the numbers may not reflect a reduction for some or all of these fees.

Vanguard LifeStrategy Growth Composite Index*: Weighted 56% MSCI US Broad Market Index, 24% MSCI ACWI ex USA IMI Index, and 20% Barclays U.S. Aggregate Float Adjusted Index as of December 16, 2010. In prior periods, the composite was 65% MSCI US Broad Market Index, 20% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), and 15% MSCI EAFE Index through December 15, 2010, and 65% Dow Jones U.S. Total Stock Market Index, 20% Barclays U.S. Aggregate Bond Index, and 15% MSCI EAFE Index through April 22, 2005. MSCI international benchmark returns are adjusted for withholding taxes.

Vanguard LifeStrategy Conservative Growth Composite Index:** Weighted 60% Barclays U.S. Aggregate Float Adjusted Index, 28% MSCI US Broad Market Index, and 12% MSCI ACWI ex USA IMI Index as of December 1, 2011. In prior periods, the composite was 40% Barclays U.S. Aggregate Float Adjusted Index, 28% MSCI US Broad Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 12% MSCI ACWI ex USA IMI Index through November 30, 2011; 40% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), 35% MSCI US Broad Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 5% MSCI EAFE Index through December 15, 2010; 40% Barclays U.S. Aggregate Bond Index, 35% Dow Jones U.S. Total Stock Market Index, 20% Barclays U.S. 1-3 Year Credit Bond Index, and 5% MSCI EAFE Index through April 22, 2005; and 40% Barclays U.S. Aggregate Bond Index, 35% Dow Jones U.S. Total Stock Market Index, 20% Citigroup 3-Month Treasury Bill Index, and 5% MSCI EAFE Index through August 31, 2003. MSCI international benchmark returns are adjusted for withholding taxes.

Vanguard LifeStrategy Moderate Growth Composite Index*:** Weighted 42% MSCI US Broad Market Index, 40% Barclays U.S. Aggregate

Float Adjusted Index, and 18% MSCI ACWI ex USA IMI Index as of December 16, 2010. In prior periods, the composite was 50% MSCI US Broad Market Index, 40% Barclays U.S. Aggregate Bond Index (with the Barclays U.S. Aggregate Float Adjusted Index used after December 31, 2009), and 10% MSCI EAFE Index through December 15, 2010, and 50% Dow Jones U.S. Total Stock Market Index, 40% Barclays U.S. Aggregate Bond Index, and 10% MSCI EAFE Index through April 22, 2005. MSCI international benchmark returns are adjusted for withholding taxes.

Fixed Return Investment Restrictions

- A Not less frequently than annually, VALIC will declare interest rates that apply either to the entire accumulation value, or separately to amounts accumulated in separate time periods. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. In-service transfers to another VALIC investment, transfers to another service provider and in-service withdrawals of up to 20% per contract year are allowed. However, if the value remaining under Fixed Account Plus would be less than \$500, such value may be transferred in full at that time. If funds are transferred out of this fund to another investment option, any assets transferred back to this fund within 90 days may receive a different rate of interest than new purchase payments. A transfer from Fixed Account Plus to another investment option counts as a transfer or withdrawal under this section. Waivers may apply. Please refer to your contract or certificate for specific guarantee information.
- B Not less frequently than annually, VALIC will declare interest rates that will be credited on a portfolio basis. On the portfolio basis, all amounts accumulated will be credited with the same rate of interest for the current period. The interest rate will be set in advance of the period to which it relates and will never fall below 1%. Transfers out of the Short Term Fixed Account are not allowed during the 90 day period following a transfer in. Please refer to your contract or certificate for specific information.

Section VI: Summary of Resources

Glossary of Investment Terms

<https://my.valic.com/MyVALIC/FundPerformance/FundFactSheet.aspx?g=1>

Prospectuses for VALIC Annuity Products

https://www.valic.com/prospectuses-reports_3240_424368.html

Updated Investment Performance Data and Fund Fact Sheets

www.aig.com/RetirementServices/feedisclosure

Link to Informational Audio/Video Presentation

www.aig.com/RetirementServices/participantfeedisclosure

Retirement plans and accounts that satisfy relevant qualification rules, such as 403(b)s, IRAs, 401(k)s, etc., can be tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan or account with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax deferral of the tax-qualified retirement plan or account itself. However, annuities do provide other features and benefits.

Generally, higher potential returns involve greater risk and short-term volatility. For example, small-cap, mid-cap, sector and emerging funds can experience significant price fluctuation due to business risks and adverse political developments. International (global) and foreign funds can experience price fluctuation due to changing market conditions, currency values, and economic and political climates. High-yield bond funds, which invest in bonds that have lower ratings, typically experience price fluctuation and a greater risk of loss of principal and income than when investing directly in U.S. government securities such as U.S. Treasury bonds and bills, which are guaranteed by the government for repayment of principal and interest if held to maturity. Mortgage-related funds' underlying mortgages are more likely to be prepaid during periods of declining interest rates, which could hurt the fund's share price or yield and may be prepaid more slowly during periods of rapidly rising interest rates, which might lengthen the fund's expected maturity. Investors should carefully assess the risks associated with an investment in the fund. Fund shares are not insured and are not backed by the U.S. government, and their value and yield will vary with market conditions.

To obtain a prospectus, visit <https://www.aig.com/RetirementServices>. You can also call 1-800-428-2542 and follow the prompts to request all annuity prospectuses. Underlying fund prospectuses and mutual fund prospectuses can be obtained through the ePrint function under Links to Login on www.aig.com/RetirementServices. The prospectuses contain the investment objectives, risks, charges, expenses and other information about the respective investment companies that you should consider carefully before investing. Please read the prospectuses carefully before investing or sending money.

Securities and investment advisory services offered through VALIC Financial Advisors, Inc. ("VFA"), member FINRA, SIPC and an SEC-registered investment adviser. Such registration does not imply a certain level of skill or training.

Annuities are issued by The Variable Annuity Life Insurance Company ("VALIC"), Houston, TX. Variable annuities are distributed by its affiliate, AIG Capital Services, Inc. ("ACS"), member FINRA.

AIG Retirement Services represents AIG member companies -The Variable Annuity Life Insurance Company (VALIC) and its subsidiaries VALIC Financial Advisors, Inc. (VFA) and VALIC Retirement Services Company (VRSCO). All are members of American International Group, Inc. (AIG).

Participant investment disclosure

Share Class A-MOP

Investment options as of 12/31/2020

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/20 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth									
AMCAP Fund [®]	5/1/1967	14.42%	13.54%	12.98%	11.62%	18.40%	15.22%	13.88%	10.32%
American Funds					Standard & Poor's 500 Composite Index				
American Funds Global Growth Portfolio SM	5/18/2012	20.06%	13.28%	N/A	12.73%	16.25%	12.26%	9.13%	11.57%
American Funds					MSCI All Country World Index (ACWI)				
American Funds Global Insight Fund SM	4/1/2011	8.88%	11.57%	N/A	8.90%	15.90%	12.19%	9.87%	9.55%
American Funds					MSCI World Index				
American Funds Growth Portfolio SM	5/18/2012	18.10%	13.55%	N/A	13.63%	18.40%	15.22%	13.88%	15.49%
American Funds					Standard & Poor's 500 Composite Index				
American Funds International Vantage Fund SM	4/1/2011	9.12%	9.31%	N/A	6.11%	7.82%	7.45%	5.51%	5.25%
American Funds					MSCI EAFE (Europe, Australasia, Far East) Index				
EuroPacific Growth Fund [®]	4/16/1984	17.61%	10.75%	7.13%	10.78%	10.65%	8.93%	4.92%	8.67%
American Funds					MSCI All Country World Index (ACWI) ex USA				
New Perspective Fund [®]	3/13/1973	25.70%	15.11%	12.01%	12.53%	16.25%	12.26%	9.13%	8.88%
American Funds					MSCI All Country World Index (ACWI)				
New World Fund [®]	6/17/1999	17.62%	12.61%	6.37%	8.54%	16.25%	12.26%	9.13%	5.64%
American Funds					MSCI All Country World Index (ACWI)				
SMALLCAP World Fund [®]	4/30/1990	29.52%	15.46%	11.21%	10.40%	16.33%	11.39%	8.82%	8.42%

American Funds						MSCI All Country World Small Cap Index			
The Growth Fund of America[®]	12/1/1973	29.89%	17.20%	14.59%	13.91%	18.40%	15.22%	13.88%	11.29%
American Funds						Standard & Poor's 500 Composite Index			
The New Economy Fund[®]	12/1/1983	25.77%	15.91%	14.31%	11.77%	16.25%	12.26%	9.13%	9.67%
American Funds						MSCI All Country World Index (ACWI)			
Growth and income									
American Funds Developing World Growth and Income FundSM	2/3/2014	4.89%	8.98%	N/A	4.25%	18.31%	12.81%	3.63%	7.45%
American Funds						MSCI Emerging Markets Index			
American Funds Growth and Income PortfolioSM	5/18/2012	9.59%	10.09%	N/A	10.27%	18.40%	15.22%	13.88%	15.49%
American Funds						Standard & Poor's 500 Composite Index			
American Mutual Fund[®]	2/21/1950	-1.29%	9.60%	10.05%	11.42%	18.40%	15.22%	13.88%	11.48%
American Funds						Standard & Poor's 500 Composite Index			
Capital World Growth and Income Fund[®]	3/26/1993	8.73%	10.18%	8.55%	10.39%	16.25%	12.26%	9.13%	7.87%
American Funds						MSCI All Country World Index (ACWI)			
Fundamental Investors[®]	8/1/1978	8.35%	12.39%	11.80%	12.35%	18.40%	15.22%	13.88%	11.93%
American Funds						Standard & Poor's 500 Composite Index			
International Growth and Income FundSM	10/1/2008	1.58%	7.32%	5.08%	6.71%	10.65%	8.93%	4.92%	5.65%
American Funds						MSCI All Country World Index (ACWI) ex USA			
The Investment Company of America[®]	1/1/1934	7.92%	11.50%	11.10%	12.04%	18.40%	15.22%	13.88%	11.03%
American Funds						Standard & Poor's 500 Composite Index			
Washington Mutual Investors FundSM	7/31/1952	1.53%	11.02%	11.52%	11.73%	18.40%	15.22%	13.88%	11.00%
American Funds						Standard & Poor's 500 Composite Index			
Equity income									

American Funds Conservative Growth and Income PortfolioSM	5/18/2012	-0.41%	6.41%	N/A	6.50%	18.40%	15.22%	13.88%	15.49%
American Funds						Standard & Poor's 500 Composite Index			
American Funds Retirement Income Portfolio - ConservativeSM	8/28/2015	2.20%	5.34%	N/A	5.12%	8.81%	6.50%	5.47%	6.10%
American Funds						S&P Target Date Retirement Income Index			
American Funds Retirement Income Portfolio - EnhancedSM	8/28/2015	0.95%	6.88%	N/A	6.70%	8.81%	6.50%	5.47%	6.10%
American Funds						S&P Target Date Retirement Income Index			
American Funds Retirement Income Portfolio - ModerateSM	8/28/2015	1.27%	6.06%	N/A	5.86%	8.81%	6.50%	5.47%	6.10%
American Funds						S&P Target Date Retirement Income Index			
Capital Income Builder[®]	7/30/1987	-2.67%	5.34%	5.90%	8.66%	14.28%	10.13%	7.75%	7.41%
American Funds						70%/30% MSCI All Country World Index/Bloomberg Barclays U.S. Aggregate Index			
The Income Fund of America[®]	12/1/1973	-1.08%	6.96%	7.65%	10.59%	15.24%	11.64%	10.52%	10.14%
American Funds						65%/35% S&P 500 Index/Bloomberg Barclays U.S. Aggregate Index			
Balanced									
American Balanced Fund[®]	7/26/1975	4.48%	8.74%	9.28%	10.48%	14.73%	11.11%	10.02%	10.17%
American Funds						60%/40% S&P 500 Index/Bloomberg Barclays U.S. Aggregate Index			
American Funds Global Balanced FundSM	2/1/2011	4.11%	6.82%	N/A	6.13%	14.05%	9.48%	6.79%	6.63%
American Funds						60%/40% MSCI All Country World Index/Bloomberg Barclays Global Aggregate Index			
American Funds Moderate Growth and Income PortfolioSM	5/18/2012	6.61%	8.50%	N/A	9.07%	18.40%	15.22%	13.88%	15.49%
American Funds						Standard & Poor's 500 Composite Index			
Income									
American Funds Corporate Bond Fund[®]	12/14/2012	8.80%	6.33%	N/A	4.84%	9.89%	6.74%	5.63%	4.80%
American Funds						Bloomberg Barclays U.S. Corporate Investment Grade Index			

American Funds Emerging Markets Bond Fund[®]	4/22/2016	3.56%	N/A	N/A	5.64%	5.26%	7.08%	6.22%	6.11%
American Funds						J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			
American Funds Inflation Linked Bond Fund[®]	12/14/2012	11.76%	4.78%	N/A	2.30%	10.99%	5.08%	3.81%	2.18%
American Funds						Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index			
American Funds Mortgage Fund[®]	11/1/2010	2.61%	2.22%	2.52%	2.29%	3.87%	3.05%	3.01%	2.88%
American Funds						Bloomberg Barclays U.S. Mortgage Backed Securities Index			
American Funds Multi-Sector Income FundSM	3/22/2019	6.93%	N/A	N/A	8.28%	7.51%	4.44%	3.84%	7.60%
American Funds						Bloomberg Barclays U.S. Aggregate Index			
American Funds Preservation PortfolioSM	5/18/2012	3.14%	2.03%	N/A	1.47%	4.56%	2.56%	2.01%	1.89%
American Funds						Bloomberg Barclays 1-5 Year U.S. Government/Credit A+ Index			
American Funds Strategic Bond FundSM	3/18/2016	13.67%	N/A	N/A	5.50%	7.51%	4.44%	3.84%	4.11%
American Funds						Bloomberg Barclays U.S. Aggregate Index			
American High-Income Trust[®]	2/19/1988	3.00%	7.01%	4.96%	7.54%	7.05%	8.57%	6.79%	8.19%
American Funds						Bloomberg Barclays U.S. Corporate High Yield 2% Issuer Capped Index			
Capital World Bond Fund[®]	8/4/1987	5.78%	4.23%	2.63%	5.92%	9.20%	4.79%	2.83%	5.96%
American Funds						Bloomberg Barclays Global Aggregate Index			
Intermediate Bond Fund of America[®]	2/19/1988	4.70%	2.43%	2.02%	4.49%	5.44%	2.92%	2.42%	5.15%
American Funds						Bloomberg Barclays U.S. Government/Credit (1-7 years, ex BBB) Index			
Short-Term Bond Fund of America[®]	10/2/2006	0.89%	1.37%	0.92%	1.53%	3.30%	2.08%	1.49%	2.35%
American Funds						Bloomberg Barclays U.S. Government/Credit (1-3 years, ex BBB) Index			
The Bond Fund of America[®]	5/28/1974	6.56%	4.04%	3.61%	7.37%	7.51%	4.44%	3.84%	7.39%

American Funds						Bloomberg Barclays U.S. Aggregate Index			
U.S. Government Securities Fund[®]	10/17/1985	5.31%	2.64%	2.60%	5.39%	6.36%	3.49%	3.16%	6.26%
American Funds						Bloomberg Barclays U.S. Government/Mortgage-Backed Securities Index			
Tax-exempt (Tax-exempt funds should generally not serve as investments for tax-deferred retirement plans and accounts)									
American Funds Short-Term Tax-Exempt Bond Fund[®]	8/7/2009	0.35%	1.18%	1.19%	1.29%	2.83%	1.98%	1.87%	1.94%
American Funds						Bloomberg Barclays Municipal Short 1-5 Years Index			
American Funds Tax-Aware Conservative Growth and Income PortfolioSM	5/18/2012	3.42%	7.16%	N/A	7.85%	18.40%	15.22%	13.88%	15.49%
American Funds						Standard & Poor's 500 Composite Index			
American Funds Tax-Exempt Fund of New York[®]	11/1/2010	0.27%	2.53%	3.93%	3.52%	4.56%	3.61%	4.35%	3.90%
American Funds						Bloomberg Barclays New York Municipal Index			
American Funds Tax-Exempt Preservation PortfolioSM	5/18/2012	0.96%	1.64%	N/A	1.87%	3.61%	2.47%	2.58%	2.18%
American Funds						Bloomberg Barclays Municipal Bond 1-7 Year Blend Index			
American High-Income Municipal Bond Fund[®]	9/26/1994	0.46%	4.13%	5.85%	5.38%	5.21%	3.91%	4.63%	5.29%
American Funds						Bloomberg Barclays Municipal Bond Index			
Limited Term Tax-Exempt Bond Fund of America[®]	10/6/1993	1.38%	1.92%	2.53%	3.72%	3.97%	2.74%	2.95%	4.07%
American Funds						Bloomberg Barclays Municipal Short-Intermediate 1-10 Years Index			
The Tax-Exempt Fund of California[®]	10/28/1986	0.52%	2.82%	4.66%	5.30%	5.15%	3.84%	5.07%	N/A
American Funds						Bloomberg Barclays California Municipal Index			
Money market									
American Funds U.S. Government Money Market FundSM	5/1/2009	0.27%	0.82%	0.41%	0.35%	0.39%	1.17%	0.61%	0.55%

The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/20. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.28%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.

American Funds						USTREAS T-Bill Auction Ave 3 Mon				
Target Date Retirement Series										
American Funds 2010 Target Date Retirement Fund[®]		2/1/2007	2.60%	5.93%	5.99%	4.63%	10.24%	7.55%	6.68%	5.51%
American Funds						S&P Target Date Through 2010 Index				
American Funds 2015 Target Date Retirement Fund[®]		2/1/2007	3.35%	6.38%	6.48%	4.96%	10.62%	8.25%	7.34%	5.79%
American Funds						S&P Target Date Through 2015 Index				
American Funds 2020 Target Date Retirement Fund[®]		2/1/2007	4.24%	6.94%	7.14%	5.30%	11.04%	8.94%	7.95%	5.98%
American Funds						S&P Target Date Through 2020 Index				
American Funds 2025 Target Date Retirement Fund[®]		2/1/2007	6.79%	8.21%	8.24%	6.09%	11.59%	9.60%	8.54%	6.32%
American Funds						S&P Target Date Through 2025 Index				
American Funds 2030 Target Date Retirement Fund[®]		2/1/2007	8.23%	9.38%	9.06%	6.74%	11.82%	10.26%	9.01%	6.60%
American Funds						S&P Target Date Through 2030 Index				
American Funds 2035 Target Date Retirement Fund[®]		2/1/2007	10.49%	10.76%	9.76%	7.23%	12.76%	10.89%	9.44%	6.81%
American Funds						S&P Target Date Through 2035 Index				
American Funds 2040 Target Date Retirement Fund[®]		2/1/2007	11.58%	11.29%	10.08%	7.45%	13.46%	11.36%	9.74%	6.98%
American Funds						S&P Target Date Through 2040 Index				
American Funds 2045 Target Date Retirement Fund[®]		2/1/2007	11.93%	11.51%	10.19%	7.54%	14.15%	11.66%	9.91%	7.01%
American Funds						S&P Target Date Through 2045 Index				
American Funds 2050 Target Date Retirement Fund[®]		2/1/2007	12.21%	11.66%	10.27%	7.59%	14.31%	11.79%	10.03%	7.09%
American Funds						S&P Target Date Through 2050 Index				
American Funds 2055 Target Date Retirement Fund[®]		2/1/2010	12.19%	11.65%	10.27%	10.83%	14.31%	11.82%	10.06%	10.81%

American Funds						S&P Target Date Through 2055 Index			
American Funds 2060 Target Date Retirement Fund[®]	3/27/2015	12.07%	11.64%	N/A	9.66%	14.37%	11.86%	N/A	9.51%
American Funds						S&P Target Date Through 2060+ Index			
American Funds 2065 Target Date Retirement FundSM	3/27/2020	N/A	N/A	N/A	38.24%	14.37%	11.86%	N/A	46.66%
American Funds						S&P Target Date Through 2060+ Index			

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at capitalgroup.com.

Participant investment disclosure

Share Class A-MOP

Fees and expenses as of 12/31/2020

Fund name	Investment type	Expense ratios (%)		Total gross annual operating expenses	Shareholder-type fees and sales load
		gross	net	Per \$1000	
Growth					
AMCAP Fund [®]	Growth	0.69%	0.69%	\$6.90	The maximum sales charge for this investment is 5.75%
American Funds Global Growth Portfolio SM	Growth	0.82%	0.82%	\$8.20	The maximum sales charge for this investment is 5.75%
American Funds Global Insight Fund SM	Growth	1.00%	0.97%	\$10.00	The maximum sales charge for this investment is 5.75%
American Funds Growth Portfolio SM	Growth	0.73%	0.73%	\$7.30	The maximum sales charge for this investment is 5.75%
American Funds International Vantage Fund SM	Growth	1.12%	1.09%	\$11.20	The maximum sales charge for this investment is 5.75%
EuroPacific Growth Fund [®]	Growth	0.84%	0.84%	\$8.40	The maximum sales charge for this investment is 5.75%
New Perspective Fund [®]	Growth	0.76%	0.76%	\$7.60	The maximum sales charge for this investment is 5.75%
New World Fund [®]	Growth	1.00%	1.00%	\$10.00	The maximum sales charge for this investment is 5.75%
SMALLCAP World Fund [®]	Growth	1.06%	1.06%	\$10.60	The maximum sales charge for this investment is 5.75%
The Growth Fund of America [®]	Growth	0.64%	0.64%	\$6.40	The maximum sales charge for this investment is 5.75%
The New Economy Fund [®]	Growth	0.80%	0.80%	\$8.00	The maximum sales charge for this investment is 5.75%
Growth and income					
American Funds Developing World Growth and Income Fund SM	Growth and income	1.30%	1.30%	\$13.00	The maximum sales charge for this investment is 5.75%
American Funds Growth and Income Portfolio SM	Growth and income	0.66%	0.66%	\$6.60	The maximum sales charge for this investment is 5.75%

American Mutual Fund [®]	Growth and income	0.59%	0.59%	\$5.90	The maximum sales charge for this investment is 5.75%
Capital World Growth and Income Fund [®]	Growth and income	0.78%	0.78%	\$7.80	The maximum sales charge for this investment is 5.75%
Fundamental Investors [®]	Growth and income	0.62%	0.62%	\$6.20	The maximum sales charge for this investment is 5.75%
International Growth and Income Fund SM	Growth and income	0.92%	0.92%	\$9.20	The maximum sales charge for this investment is 5.75%
The Investment Company of America [®]	Growth and income	0.59%	0.59%	\$5.90	The maximum sales charge for this investment is 5.75%
Washington Mutual Investors Fund SM	Growth and income	0.59%	0.59%	\$5.90	The maximum sales charge for this investment is 5.75%
Equity income					
American Funds Conservative Growth and Income Portfolio SM	Equity-income	0.60%	0.60%	\$6.00	The maximum sales charge for this investment is 5.75%
American Funds Retirement Income Portfolio - Conservative SM	Equity-income	0.64%	0.64%	\$6.40	The maximum sales charge for this investment is 5.75%
American Funds Retirement Income Portfolio - Enhanced SM	Equity-income	0.63%	0.63%	\$6.30	The maximum sales charge for this investment is 5.75%
American Funds Retirement Income Portfolio - Moderate SM	Equity-income	0.62%	0.62%	\$6.20	The maximum sales charge for this investment is 5.75%
Capital Income Builder [®]	Equity-income	0.61%	0.61%	\$6.10	The maximum sales charge for this investment is 5.75%
The Income Fund of America [®]	Equity-income	0.57%	0.57%	\$5.70	The maximum sales charge for this investment is 5.75%
Balanced					
American Balanced Fund [®]	Balanced	0.59%	0.59%	\$5.90	The maximum sales charge for this investment is 5.75%
American Funds Global Balanced Fund SM	Balanced	0.84%	0.84%	\$8.40	The maximum sales charge for this investment is 5.75%
American Funds Moderate Growth and Income Portfolio SM	Balanced	0.66%	0.66%	\$6.60	The maximum sales charge for this investment is 5.75%
Income					
American Funds Corporate Bond Fund [®]	Income	0.89%	0.85%	\$8.90	The maximum sales charge for this investment is 3.75%
American Funds Emerging Markets Bond Fund [®]	Income	1.03%	1.01%	\$10.30	The maximum sales charge for this investment is 3.75%
American Funds Inflation Linked Bond Fund [®]	Income	0.73%	0.73%	\$7.30	The maximum sales charge for this investment is 2.50%

American Funds Mortgage Fund [®]	Income	0.65%	0.65%	\$6.50	The maximum sales charge for this investment is 3.75%
American Funds Multi-Sector Income Fund SM	Income	0.96%	0.91%	\$9.60	The maximum sales charge for this investment is 3.75%
American Funds Preservation Portfolio SM	Income	0.66%	0.66%	\$6.60	The maximum sales charge for this investment is 2.50%
American Funds Strategic Bond Fund SM	Income	0.85%	0.82%	\$8.50	The maximum sales charge for this investment is 3.75%
American High-Income Trust [®]	Income	0.73%	0.73%	\$7.30	The maximum sales charge for this investment is 3.75%
Capital World Bond Fund [®]	Income	0.95%	0.95%	\$9.50	The maximum sales charge for this investment is 3.75%
Intermediate Bond Fund of America [®]	Income	0.63%	0.63%	\$6.30	The maximum sales charge for this investment is 2.50%
Short-Term Bond Fund of America [®]	Income	0.70%	0.70%	\$7.00	The maximum sales charge for this investment is 2.50%
The Bond Fund of America [®]	Income	0.61%	0.61%	\$6.10	The maximum sales charge for this investment is 3.75%
U.S. Government Securities Fund [®]	Income	0.66%	0.66%	\$6.60	The maximum sales charge for this investment is 3.75%
Tax-exempt (Tax-exempt funds should generally not serve as investments for tax-deferred retirement plans and accounts)					
American Funds Short-Term Tax-Exempt Bond Fund [®]	Tax-exempt	0.58%	0.58%	\$5.80	The maximum sales charge for this investment is 2.50%
American Funds Tax-Aware Conservative Growth and Income Portfolio SM	Tax-exempt	0.66%	0.66%	\$6.60	The maximum sales charge for this investment is 3.75%
American Funds Tax-Exempt Fund of New York [®]	Tax-exempt	0.67%	0.63%	\$6.70	The maximum sales charge for this investment is 3.75%
American Funds Tax-Exempt Preservation Portfolio SM	Tax-exempt	0.67%	0.66%	\$6.70	The maximum sales charge for this investment is 2.50%
American High-Income Municipal Bond Fund [®]	Tax-exempt	0.67%	0.67%	\$6.70	The maximum sales charge for this investment is 3.75%
Limited Term Tax-Exempt Bond Fund of America [®]	Tax-exempt	0.60%	0.60%	\$6.00	The maximum sales charge for this investment is 2.50%
The Tax-Exempt Bond Fund of America [®]	Tax-exempt	0.52%	0.52%	\$5.20	The maximum sales charge for this investment is 3.75%
The Tax-Exempt Fund of California [®]	Tax-exempt	0.61%	0.61%	\$6.10	The maximum sales charge for this investment is 3.75%
Money market					
American Funds U.S. Government Money Market Fund SM	Money Market	0.38%	0.38%	\$3.80	The maximum sales charge for this investment is 0.00%

Target Date Retirement Series					
American Funds 2010 Target Date Retirement Fund [®]	Target date	0.64%	0.64%	\$6.40	The maximum sales charge for this investment is 5.75%
American Funds 2015 Target Date Retirement Fund [®]	Target date	0.63%	0.63%	\$6.30	The maximum sales charge for this investment is 5.75%
American Funds 2020 Target Date Retirement Fund [®]	Target date	0.65%	0.65%	\$6.50	The maximum sales charge for this investment is 5.75%
American Funds 2025 Target Date Retirement Fund [®]	Target date	0.67%	0.67%	\$6.70	The maximum sales charge for this investment is 5.75%
American Funds 2030 Target Date Retirement Fund [®]	Target date	0.69%	0.69%	\$6.90	The maximum sales charge for this investment is 5.75%
American Funds 2035 Target Date Retirement Fund [®]	Target date	0.70%	0.70%	\$7.00	The maximum sales charge for this investment is 5.75%
American Funds 2040 Target Date Retirement Fund [®]	Target date	0.71%	0.71%	\$7.10	The maximum sales charge for this investment is 5.75%
American Funds 2045 Target Date Retirement Fund [®]	Target date	0.72%	0.72%	\$7.20	The maximum sales charge for this investment is 5.75%
American Funds 2050 Target Date Retirement Fund [®]	Target date	0.72%	0.72%	\$7.20	The maximum sales charge for this investment is 5.75%
American Funds 2055 Target Date Retirement Fund [®]	Target date	0.73%	0.73%	\$7.30	The maximum sales charge for this investment is 5.75%
American Funds 2060 Target Date Retirement Fund [®]	Target date	0.75%	0.75%	\$7.50	The maximum sales charge for this investment is 5.75%
American Funds 2065 Target Date Retirement Fund SM	Target date	0.84%	0.80%	\$8.40	The maximum sales charge for this investment is 5.75%

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at capitalgroup.com.

Investment-related information

The sales charge, if applicable, may be reduced or eliminated based on your plan's total investment in the American Funds (there is no sales charge for investing in American Funds U.S. Government Money Market Fund). You can contact us at **(800) 421-0180** for information regarding applicable sales charges. The dollar amount of any sales charge imposed is a line item on your quarterly benefit statement.

You could lose money by investing in the 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 deposit and is not

investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other governmental agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will do so at any time.

For current information and month-end investment results, ask your employer or visit capitalgroup.com and americanfundsretirement.com.

Investment fees and expenses

You should carefully consider fees and expenses when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement account over time. To learn more about them and see their long-term effect, take a look at this pdf:

<https://www.dol.gov/sites/dolgov/files/EBSA/about-ebbsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>.

Generally, there are two types of fees and expenses associated with saving and investing through a retirement plan: (1) recordkeeping and administrative fees, and (2) investment expenses. The expenses related to each investment in your plan are known as the expense ratios. Expense ratios tend to vary with the investment category; for example, a money market investment will generally have a lower expense ratio than a global equity investment, which has higher costs.

The gross expense ratio reflects the investment's total annual operating expenses. It does not include any fee waivers or expense reimbursements. The net expense ratio reflects any applicable fee waivers or expense reimbursements. This is the actual expense ratio that you paid. Expense ratios are as of each fund's prospectus available at the time of publication. Expense ratios for portfolios include the weighted average expenses of the underlying American Funds.

Expense ratios for American Funds 2065 Target Date Retirement Fund, American Funds Global Insight Fund and American Funds International Vantage Fund are based on estimates for the current fiscal year.

Benchmarks

One way to assess an investment's results is to compare its results with those of a comparable benchmark or index, one that most closely resembles your investment. The benchmarks and their returns are shown in this document. Check your investment's annual and semi-annual reports to shareholders for more information.

The indexes are unmanaged and, therefore, have no expenses. Investors cannot invest directly in an index. There have been periods when the funds have lagged the indexes.

Certain funds' inception dates predate the inception of their primary benchmarks; therefore, there are no calculations for those benchmarks' lifetime results.

Please read the important disclosure that follows.

Share class

Class A share results calculated at net asset value (NAV) do not reflect the fund's sales charges.

Class A share results calculated at net asset value (NAV) do not reflect the funds' sales charge.

Class A share results calculated at maximum offering price (MOP) reflect deduction of the funds' maximum sales charge (5.75% for growth, growth-and-income, equity-income, balanced, target date funds and most portfolio series funds; 3.75% for most bond funds; 2.50% for intermediate and short-term funds, Limited Term Tax-Exempt Bond Fund of America and American Funds Preservation Portfolio). Results shown at MOP are lower than results shown at NAV.

The maximum bond fund sales charge for Intermediate Bond Fund of America and Limited Term Tax-Exempt Bond Fund of America was 4.75% prior to January 10, 2000. From January 20, 2000, to October 31, 2006, the maximum sales charge for Intermediate Bond Fund of America and Limited Term Tax-Exempt Bond Fund of America was 3.75%.

Class A shares were first offered on January 1, 1934. Class A share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Please see capitalgroup.com for more information on specific expense adjustments and the actual dates of first sale.

Class A shares for the American Funds Multi-Sector Income Fund include seed money invested by the fund's investment adviser or its affiliates. Because 12b-1 fees are not paid on these investments, expenses are lower and results are higher than they would have been if the fees had been paid.

Since American Funds Corporate Bond Fund's inception through July 29, 2016, certain fees, such as 12b-1 fees, were not charged on Class A shares. If these expenses had been deducted, results would have been lower. Fund results prior to July 29, 2016, are hypothetical for all share classes except Class A shares.

Class C share results are calculated at net asset value (NAV). If the funds' contingent deferred sales charge (CDSC) had been deducted, these results would have been lower. Fund results calculated with the CDSC reflect the deduction of the contingent deferred sales charge of up to 1% on shares sold within the first year of purchase.

Class C shares were first offered on March 15, 2001. Class C share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after March 15, 2001, also include hypothetical returns because those funds' Class C shares sold after the date of first offering. Class C shares convert to Class A shares after 8 years. Please see capitalgroup.com for more information on specific expense adjustments and the actual dates of first sale.

Class F-1 shares do not have an up-front or contingent deferred sales charge. Class F-1 shares were first offered on March 15, 2001. Class F-1 share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after March 15, 2001, also include hypothetical returns because those funds' Class F-1 shares sold after the funds' date of first offering. Please see capitalgroup.com for more information on specific expense adjustments and the actual dates of first sale.

Results for **Class R shares** are shown at net asset value (NAV). Class R shares do not require an up-front or deferred sales charge.

Class R-1, R-2, R-3, R-4 and R-5 shares were first offered on May 15, 2002. These Class R share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after May 15, 2002, also include hypothetical returns because those funds' Class R shares sold after the funds' date of first offering. Please see each fund's prospectus for more information on specific expenses.

Class R-2E shares were first offered on August 29, 2014. Class R-2E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after August 29, 2014, also include hypothetical returns because those funds' Class R-2E shares sold after the funds' date of first offering. Please see each fund's prospectus for more information on specific expenses.

Class R-5E shares were first offered on November 20, 2015. Class R-5E share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after November 20, 2015, also include hypothetical returns because those funds' Class R-5E shares sold after the funds' date of first offering. Please see each fund's prospectus for more information on specific expenses.

Class R-6 shares were first offered on May 1, 2009. Class R-6 share results prior to the date of first sale are hypothetical based on the results of the original share class of the fund without a sales charge, adjusted for typical estimated expenses. Results for certain funds with an inception date after May 1, 2009, also include hypothetical returns because those funds' Class R-6 shares sold after the funds' date of first offering. For Short-Term Bond Fund of America, shares were first sold on November 20, 2009; results prior to that date are hypothetical except for the period between May 7, 2009, and June 15, 2009, a short period when the fund had shareholders and actual results were calculated. Please see each fund's prospectus for more information on specific expenses.

See capitalgroup.com and americanfundsretirement.com for more information on specific expense adjustments and the funds' actual dates of first sale.

Investment risks

Investing outside the United States involves risks, such as currency fluctuations, periods of illiquidity and price volatility, as more fully described in the prospectus. These risks may be heightened in connection with investments in developing countries.

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

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 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. Investments in mortgage-related securities involve special risks, such as prepayment risk, as more fully described in the prospectus.

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 in American Funds U.S. Government Money Market Fund may be affected by changing interest rates and changes in credit ratings of the securities.

The use of derivatives involves a variety of risks, which may be different from, or greater than, the risks associated with investing in traditional cash securities, such as stocks and bonds.

The Tax-Exempt Fund of California and American Funds Tax-Exempt Fund of New York are more susceptible to factors adversely affecting issuers of their state's tax-exempt securities than a more widely diversified municipal bond fund. American Funds Strategic Bond Fund may engage in frequent and active trading of its portfolio securities, which may involve correspondingly greater transaction costs, adversely affecting the fund's results.

Fund shares of U.S. Government Securities Fund are not guaranteed by the U.S. government.

For more information about the risks associated with each fund or underlying fund, go to its detailed fund information page on capitalgroup.com or americanfundsretirement.com.

Income from municipal bonds may be subject to state or local income taxes and/or the federal alternative minimum tax. Additionally, income from all tax-exempt bond funds except for The Tax-Exempt Bond Fund of America may be subject to the federal alternative minimum tax. Certain other income, as well as capital gain distributions, may be taxable.

State-specific tax-exempt funds are more susceptible to factors adversely affecting issuers of their states' tax-exempt securities than more widely diversified municipal bond funds.

Unlike mutual fund shares, investments in U.S. Treasuries are guaranteed by the U.S. government as to the payment of principal and interest. In addition, certificates of deposit (CDs) are FDIC-insured and, if held to maturity, offer a guaranteed return of principal.

Fee-waiver and expense-reimbursement disclosure

Investment results for all funds assume all distributions are reinvested. When applicable, investment results reflect fee waivers and/or expense reimbursements, without which results would have been lower and expenses would have been higher. The expense ratios are as of each fund's prospectus available at the time of publication. For more information, see capitalgroup.com and americanfundsretirement.com.

In *all* share classes, the investment adviser is currently reimbursing a portion of other expenses for these funds: American Funds Tax-Exempt Preservation Portfolio through at least January 1, 2021; American Funds Emerging Markets Bond Fund through at least March 1, 2021; American Funds Corporate Bond Fund through at least August 1, 2021; American Funds Tax-Exempt Fund of New York through at least October 1, 2021; American Funds Multi-Sector Income Fund through at least May 1, 2021; American Funds 2065 Target Date Retirement Fund through at least January 31, 2021; and through at least May 1, 2021, for American Funds Insurance Series. American Funds Strategic Bond Fund's transfer agent is currently reimbursing a portion of other expenses and the investment adviser is currently waiving a portion of its management fees through at least September 16, 2021. The investment adviser is currently reimbursing a portion of other expenses for American Funds Short-Term Tax-Exempt Bond Fund. The adviser may elect at its discretion to extend, modify or terminate the reimbursement at any time.

In *Class R-2E*, the investment adviser is also reimbursing a portion of other expenses for American Funds Retirement Income Portfolio - Conservative and American Funds Preservation Portfolio through at least January 1, 2022.

In *Class R-5*, the investment adviser is also reimbursing a portion of other expenses for the American Funds Retirement Income Portfolio Series, through at least January 1, 2022.

In *Class R-5E*, the investment adviser is also reimbursing a portion of other expenses for American Funds Retirement Income Portfolio — Moderate through at least January 1, 2022.

In *Class R-6*, the investment adviser is also reimbursing a portion of other expenses for the American Funds Retirement Income Portfolio — Moderate and American Funds Retirement Income Portfolio — Enhanced through at least January 1, 2022.

The adviser may elect at its discretion to extend, modify or terminate the reimbursement for the dates shown here. Please see the funds' most recent prospectuses for details. For American Funds U.S. Government Money Market Fund, see the "Financial Highlights" table in the fund's most recent prospectus. For American Funds Short-Term Tax-Exempt Bond Fund, the adviser may elect at its discretion to extend, modify or terminate the reimbursement at any time.

The expense ratios for the American Funds Target Date Retirement Series, the American Funds Portfolio Series and the American Funds Retirement Income Portfolio Series funds are as of each fund's prospectus available at the time of publication and include the weighted average expenses of the underlying funds.

American Funds Global Insight Fund and American Funds International Vantage Fund began investment operations on April 1

American Funds Global Insight Fund and American Funds International Advantage Fund began investment operations on April 1, 2011, but were only available to a limited number of investors. Now available on the American Funds platform, the reorganized fund has adopted the results and financial history of the original fund. Class A, C, F and R shares for these funds were first offered on November 8, 2019. Results prior to the date of first sale are hypothetical based on the results of the original share class of the funds, adjusted for typical estimated expenses. Expense ratios are estimated. Please see capitalgroup.com for more information on specific expense adjustments and the actual dates of first sale.

Although American Funds U.S. Government Money Market Fund has 12-1b plans for some share classes (excluding F-2, F-3, R-5E, R-5 and R-6), it is currently suspending certain 12b-1 payments in this low-interest-rate environment. Should payments commence, the fund's investment results will be lower and expenses will be higher.

For American Funds U.S. Government Money Market Fund, the annualized seven-day SEC yield more accurately reflects the fund's current earnings than does the fund's return. Two SEC yields are shown: The first number reflects an expense reimbursement; the second does not.

Fund lifetime returns for less than one year are not annualized, but are calculated as cumulative total returns.

Prospectuses, SAI and annual reports, if applicable, are available on capitalgroup.com and americanfundsretirement.com.

Portfolio turnover information is included in your investments' summary prospectuses.

For additional details about the investments in your plan, visit americanfundsretirement.com.

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

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund prospectuses and summary prospectuses, which can be obtained from a financial professional and should be read carefully before investing.

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Participant investment disclosure

Share Class C

Investment options as of 12/31/2020

Fund name Fund manager	Inception Date	Average annual total return as of 12/31/20 (%)				Benchmark (%) Benchmark name			
		1 year	5 years	10 years	Lifetime	1 year	5 years	10 years	Lifetime
Growth									
AMCAP Fund[®]	5/1/1967	20.51%	13.99%	12.92%	11.60%	18.40%	15.22%	13.88%	10.32%
American Funds					Standard & Poor's 500 Composite Index				
American Funds Global Growth PortfolioSM	5/18/2012	26.44%	13.78%	N/A	12.70%	16.25%	12.26%	9.13%	11.57%
American Funds					MSCI All Country World Index (ACWI)				
American Funds Global Insight FundSM	4/1/2011	14.71%	12.13%	N/A	8.93%	15.90%	12.19%	9.87%	9.55%
American Funds					MSCI World Index				
American Funds Growth PortfolioSM	5/18/2012	24.45%	14.02%	N/A	13.60%	18.40%	15.22%	13.88%	15.49%
American Funds					Standard & Poor's 500 Composite Index				
American Funds International Vantage FundSM	4/1/2011	15.03%	9.87%	N/A	6.15%	7.82%	7.45%	5.51%	5.25%
American Funds					MSCI EAFE (Europe, Australasia, Far East) Index				
EuroPacific Growth Fund[®]	4/16/1984	23.86%	11.22%	7.10%	10.76%	10.65%	8.93%	4.92%	8.67%
American Funds					MSCI All Country World Index (ACWI) ex USA				
New Perspective Fund[®]	3/13/1973	32.36%	15.58%	11.96%	12.52%	16.25%	12.26%	9.13%	8.88%
American Funds					MSCI All Country World Index (ACWI)				
New World Fund[®]	6/17/1999	23.86%	13.07%	6.32%	8.49%	16.25%	12.26%	9.13%	5.64%
American Funds					MSCI All Country World Index (ACWI)				
SMALLCAP World Fund[®]	4/30/1990	36.41%	15.93%	11.16%	10.38%	16.33%	11.39%	8.82%	8.42%

American Funds						MSCI All Country World Small Cap Index			
The Growth Fund of America[®]	12/1/1973	36.81%	17.68%	14.55%	13.89%	18.40%	15.22%	13.88%	11.29%
American Funds						Standard & Poor's 500 Composite Index			
The New Economy Fund[®]	12/1/1983	32.44%	16.37%	14.25%	11.75%	16.25%	12.26%	9.13%	9.67%
American Funds						MSCI All Country World Index (ACWI)			
Growth and income									
American Funds Developing World Growth and Income FundSM	2/3/2014	10.48%	9.41%	N/A	4.36%	18.31%	12.81%	3.63%	7.45%
American Funds						MSCI Emerging Markets Index			
American Funds Growth and Income PortfolioSM	5/18/2012	15.48%	10.56%	N/A	10.24%	18.40%	15.22%	13.88%	15.49%
American Funds						Standard & Poor's 500 Composite Index			
American Mutual Fund[®]	2/21/1950	3.98%	10.05%	9.99%	11.41%	18.40%	15.22%	13.88%	11.48%
American Funds						Standard & Poor's 500 Composite Index			
Capital World Growth and Income Fund[®]	3/26/1993	14.54%	10.64%	8.50%	10.37%	16.25%	12.26%	9.13%	7.87%
American Funds						MSCI All Country World Index (ACWI)			
Fundamental Investors[®]	8/1/1978	14.08%	12.83%	11.75%	12.34%	18.40%	15.22%	13.88%	11.93%
American Funds						Standard & Poor's 500 Composite Index			
International Growth and Income FundSM	10/1/2008	6.97%	7.76%	5.04%	6.67%	10.65%	8.93%	4.92%	5.65%
American Funds						MSCI All Country World Index (ACWI) ex USA			
The Investment Company of America[®]	1/1/1934	13.64%	11.96%	11.04%	12.03%	18.40%	15.22%	13.88%	11.03%
American Funds						Standard & Poor's 500 Composite Index			
Washington Mutual Investors FundSM	7/31/1952	6.93%	11.47%	11.47%	11.72%	18.40%	15.22%	13.88%	11.00%
American Funds						Standard & Poor's 500 Composite Index			
Equity income									

American Funds Conservative Growth and Income PortfolioSM	5/18/2012	4.91%	6.88%	N/A	6.49%	18.40%	15.22%	13.88%	15.49%
American Funds						Standard & Poor's 500 Composite Index			
American Funds Retirement Income Portfolio - ConservativeSM	8/28/2015	7.60%	5.84%	N/A	5.56%	8.81%	6.50%	5.47%	6.10%
American Funds						S&P Target Date Retirement Income Index			
American Funds Retirement Income Portfolio - EnhancedSM	8/28/2015	6.36%	7.38%	N/A	7.14%	8.81%	6.50%	5.47%	6.10%
American Funds						S&P Target Date Retirement Income Index			
American Funds Retirement Income Portfolio - ModerateSM	8/28/2015	6.77%	6.57%	N/A	6.31%	8.81%	6.50%	5.47%	6.10%
American Funds						S&P Target Date Retirement Income Index			
Capital Income Builder[®]	7/30/1987	2.49%	5.78%	5.85%	8.64%	14.28%	10.13%	7.75%	7.41%
American Funds						70%/30% MSCI All Country World Index/Bloomberg Barclays U.S. Aggregate Index			
The Income Fund of America[®]	12/1/1973	4.20%	7.39%	7.60%	10.58%	15.24%	11.64%	10.52%	10.14%
American Funds						65%/35% S&P 500 Index/Bloomberg Barclays U.S. Aggregate Index			
Balanced									
American Balanced Fund[®]	7/26/1975	10.05%	9.17%	9.23%	10.47%	14.73%	11.11%	10.02%	10.17%
American Funds						60%/40% S&P 500 Index/Bloomberg Barclays U.S. Aggregate Index			
American Funds Global Balanced FundSM	2/1/2011	9.69%	7.26%	N/A	6.09%	14.05%	9.48%	6.79%	6.63%
American Funds						60%/40% MSCI All Country World Index/Bloomberg Barclays Global Aggregate Index			
American Funds Moderate Growth and Income PortfolioSM	5/18/2012	12.31%	8.98%	N/A	9.05%	18.40%	15.22%	13.88%	15.49%
American Funds						Standard & Poor's 500 Composite Index			
Income									
American Funds Corporate Bond Fund[®]	12/14/2012	12.25%	6.31%	N/A	4.37%	9.89%	6.74%	5.63%	4.80%
American Funds						Bloomberg Barclays U.S. Corporate Investment Grade Index			

American Funds Emerging Markets Bond Fund[®]	4/22/2016	6.87%	N/A	N/A	5.70%	5.26%	7.08%	6.22%	6.11%
American Funds						J.P. Morgan Emerging Markets Bond Index (EMBI) Global Diversified			
American Funds Inflation Linked Bond Fund[®]	12/14/2012	13.77%	4.56%	N/A	1.77%	10.99%	5.08%	3.81%	2.18%
American Funds						Bloomberg Barclays U.S. Treasury Inflation-Protected Securities (TIPS) Index			
American Funds Mortgage Fund[®]	11/1/2010	5.78%	2.18%	2.25%	2.04%	3.87%	3.05%	3.01%	2.88%
American Funds						Bloomberg Barclays U.S. Mortgage Backed Securities Index			
American Funds Multi-Sector Income FundSM	3/22/2019	10.37%	N/A	N/A	9.91%	7.51%	4.44%	3.84%	7.60%
American Funds						Bloomberg Barclays U.S. Aggregate Index			
American Funds Preservation PortfolioSM	5/18/2012	5.12%	1.83%	N/A	1.11%	4.56%	2.56%	2.01%	1.89%
American Funds						Bloomberg Barclays 1-5 Year U.S. Government/Credit A+ Index			
American Funds Strategic Bond FundSM	3/18/2016	17.16%	N/A	N/A	5.56%	7.51%	4.44%	3.84%	4.11%
American Funds						Bloomberg Barclays U.S. Aggregate Index			
American High-Income Trust[®]	2/19/1988	6.20%	7.00%	4.69%	7.45%	7.05%	8.57%	6.79%	8.19%
American Funds						Bloomberg Barclays U.S. Corporate High Yield 2% Issuer Capped Index			
Capital World Bond Fund[®]	8/4/1987	9.09%	4.22%	2.37%	5.83%	9.20%	4.79%	2.83%	5.96%
American Funds						Bloomberg Barclays Global Aggregate Index			
Intermediate Bond Fund of America[®]	2/19/1988	6.55%	2.17%	1.63%	4.36%	5.44%	2.92%	2.42%	5.15%
American Funds						Bloomberg Barclays U.S. Government/Credit (1-7 years, ex BBB) Index			
Short-Term Bond Fund of America[®]	10/2/2006	2.81%	1.11%	0.51%	1.24%	3.30%	2.08%	1.49%	2.35%
American Funds						Bloomberg Barclays U.S. Government/Credit (1-3 years, ex BBB) Index			
The Bond Fund of America[®]	5/28/1974	9.90%	4.03%	3.35%	7.31%	7.51%	4.44%	3.84%	7.39%

American Funds						Bloomberg Barclays U.S. Aggregate Index			
U.S. Government Securities Fund[®]	10/17/1985	8.67%	2.66%	2.35%	5.30%	6.36%	3.49%	3.16%	6.26%
American Funds						Bloomberg Barclays U.S. Government/Mortgage-Backed Securities Index			
Tax-exempt (Tax-exempt funds should generally not serve as investments for tax-deferred retirement plans and accounts)									
American Funds Short-Term Tax-Exempt Bond Fund[®]	8/7/2009	N/A	N/A	N/A	N/A	2.83%	1.98%	1.87%	1.94%
American Funds						Bloomberg Barclays Municipal Short 1-5 Years Index			
American Funds Tax-Aware Conservative Growth and Income PortfolioSM	5/18/2012	6.65%	7.20%	N/A	7.62%	18.40%	15.22%	13.88%	15.49%
American Funds						Standard & Poor's 500 Composite Index			
American Funds Tax-Exempt Fund of New York[®]	11/1/2010	3.40%	2.52%	3.63%	3.23%	4.56%	3.61%	4.35%	3.90%
American Funds						Bloomberg Barclays New York Municipal Index			
American Funds Tax-Exempt Preservation PortfolioSM	5/18/2012	2.79%	1.43%	N/A	1.50%	3.61%	2.47%	2.58%	2.18%
American Funds						Bloomberg Barclays Municipal Bond 1-7 Year Blend Index			
American High-Income Municipal Bond Fund[®]	9/26/1994	3.65%	4.17%	5.61%	5.27%	5.21%	3.91%	4.63%	5.29%
American Funds						Bloomberg Barclays Municipal Bond Index			
Limited Term Tax-Exempt Bond Fund of America[®]	10/6/1993	3.28%	1.69%	2.18%	3.56%	3.97%	2.74%	2.95%	4.07%
American Funds						Bloomberg Barclays Municipal Short-Intermediate 1-10 Years Index			
The Tax-Exempt Fund of California[®]	10/28/1986	3.64%	2.80%	4.40%	5.22%	5.15%	3.84%	5.07%	N/A
American Funds						Bloomberg Barclays California Municipal Index			
Money market									
American Funds U.S. Government Money Market FundSM	5/1/2009	0.27%	0.79%	0.40%	0.35%	0.39%	1.17%	0.61%	0.55%

The annualized seven-day SEC yield for American Funds Money Market Fund, calculated in accordance with the SEC formula, was 0.00% as of 12/31/20. The yield takes into account the reimbursement of certain expenses where applicable. Without these, the yield would have been -0.28%. The yield more accurately reflects the fund's current earnings than do the fund's total returns.

American Funds						USTREAS T-Bill Auction Ave 3 Mon				
Target Date Retirement Series										
American Funds 2010 Target Date Retirement Fund®		2/1/2007	8.07%	6.39%	5.97%	4.60%	10.24%	7.55%	6.68%	5.51%
American Funds						S&P Target Date Through 2010 Index				
American Funds 2015 Target Date Retirement Fund®		2/1/2007	8.76%	6.84%	6.44%	4.91%	10.62%	8.25%	7.34%	5.79%
American Funds						S&P Target Date Through 2015 Index				
American Funds 2020 Target Date Retirement Fund®		2/1/2007	9.86%	7.39%	7.10%	5.26%	11.04%	8.94%	7.95%	5.98%
American Funds						S&P Target Date Through 2020 Index				
American Funds 2025 Target Date Retirement Fund®		2/1/2007	12.52%	8.68%	8.20%	6.03%	11.59%	9.60%	8.54%	6.32%
American Funds						S&P Target Date Through 2025 Index				
American Funds 2030 Target Date Retirement Fund®		2/1/2007	13.91%	9.84%	9.02%	6.70%	11.82%	10.26%	9.01%	6.60%
American Funds						S&P Target Date Through 2030 Index				
American Funds 2035 Target Date Retirement Fund®		2/1/2007	16.33%	11.23%	9.73%	7.18%	12.76%	10.89%	9.44%	6.81%
American Funds						S&P Target Date Through 2035 Index				
American Funds 2040 Target Date Retirement Fund®		2/1/2007	17.50%	11.76%	10.03%	7.41%	13.46%	11.36%	9.74%	6.98%
American Funds						S&P Target Date Through 2040 Index				
American Funds 2045 Target Date Retirement Fund®		2/1/2007	17.91%	12.00%	10.14%	7.49%	14.15%	11.66%	9.91%	7.01%
American Funds						S&P Target Date Through 2045 Index				
American Funds 2050 Target Date Retirement Fund®		2/1/2007	18.23%	12.14%	10.22%	7.55%	14.31%	11.79%	10.03%	7.09%
American Funds						S&P Target Date Through 2050 Index				

American Funds 2055 Target Date Retirement Fund[®]	2/1/2010	18.14%	12.12%	10.23%	10.79%	14.31%	11.82%	10.06%	10.81%
American Funds						S&P Target Date Through 2055 Index			
American Funds 2060 Target Date Retirement Fund[®]	3/27/2015	18.10%	12.11%	N/A	9.96%	14.37%	11.86%	N/A	9.51%
American Funds						S&P Target Date Through 2060+ Index			
American Funds 2065 Target Date Retirement FundSM	3/27/2020	N/A	N/A	N/A	46.07%	14.37%	11.86%	N/A	46.66%
American Funds						S&P Target Date Through 2060+ Index			

Figures shown are past results and are not predictive of future results. Current and future results may be lower or higher than those shown here. Prices and returns will vary so you may lose money. Investing for short periods make losses more likely.

Portfolio turnover, along with other more detailed fund information, is available in your fund's summary prospectus which is available on the Web at capitalgroup.com.

Participant investment disclosure

Share Class C

Fees and expenses as of 12/31/2020

Fund name	Investment type	Expense ratios (%)		Total gross annual operating expenses	Shareholder-type fees and sales load
		gross	net	Per \$1000	
Growth					
AMCAP Fund [®]	Growth	1.44%	1.44%	\$14.40	None
American Funds Global Growth Portfolio SM	Growth	1.57%	1.57%	\$15.70	None
American Funds Global Insight Fund SM	Growth	1.70%	1.67%	\$17.00	None
American Funds Growth Portfolio SM	Growth	1.49%	1.49%	\$14.90	None
American Funds International Vantage Fund SM	Growth	1.82%	1.79%	\$18.20	None
EuroPacific Growth Fund [®]	Growth	1.59%	1.59%	\$15.90	None
New Perspective Fund [®]	Growth	1.51%	1.51%	\$15.10	None
New World Fund [®]	Growth	1.76%	1.76%	\$17.60	None
SMALLCAP World Fund [®]	Growth	1.81%	1.81%	\$18.10	None
The Growth Fund of America [®]	Growth	1.39%	1.39%	\$13.90	None
The New Economy Fund [®]	Growth	1.55%	1.55%	\$15.50	None
Growth and income					
American Funds Developing World Growth and Income Fund SM	Growth and income	2.05%	2.05%	\$20.50	None
American Funds Growth and Income Portfolio SM	Growth and income	1.40%	1.40%	\$14.00	None
American Mutual Fund [®]	Growth and income	1.34%	1.34%	\$13.40	None
Capital World Growth and Income Fund [®]	Growth and income	1.53%	1.53%	\$15.30	None
Fundamental Investors [®]	Growth and income	1.37%	1.37%	\$13.70	None
International Growth and Income Fund SM	Growth and income	1.67%	1.67%	\$16.70	None
The Investment Company of America [®]	Growth and income	1.35%	1.35%	\$13.50	None