

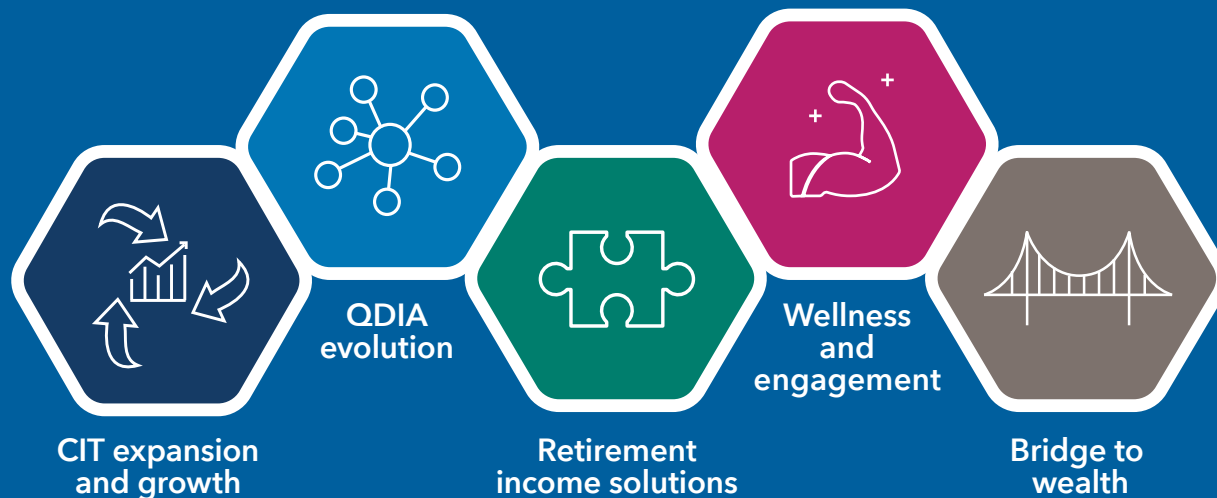


# From goals to growth, building the bridge together

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

# Strategic growth

In the rapidly evolving landscape of financial and retirement planning, clients and investors are often seeking to maximize their available solutions. Developing new and innovative solutions for investment and non-investment services alike can be important in reaching optimal impact and value.



## CIT expansion and growth

While **mutual funds** are the most widely used investment solutions in 401(k) plans, **collective investment trusts (CITs)** can pool assets to reduce costs.

Use of CITs in defined contribution plans grew from

**48%** to **84%**  
of plans in 2012 in 2022

Source: Callan Institute 2023 Defined Contribution Trends Survey.



## QDIA evolution

**Qualified default investment alternatives (QDIAs)** are increasingly important to retirement plan success. And their impact can be even greater when plans and providers work together to provide **customized co-manufactured options**. We're ready to team up with you to build a **QDIA** designed to pursue specific participant outcomes.

**71%**

of plan sponsors either offered or were likely to consider offering a custom target date fund in 2023

Source: Cogent Syndicated Retirement Planscape™, Escalent, May 2023.



## Retirement income solutions

To help fulfill participants' retirement income streams, it's vital to optimize their **retirement income options**. We support **in-** and **out-of-plan** solutions for more sophisticated needs.

54%

of surveyed participants expect a source of income in retirement to include a product that guarantees monthly income for life

Source: Employee Benefit Research Institute and Greenwald Research, 2023 Retirement Confidence Survey, EBRI Chartbook (Employee Benefit Research Institute, April 27, 2023).



## Wellness and engagement

Many employers and participants are asking for a more **comprehensive wellness program** targeting financial, mental and physical well-being. We can help create a custom **wellness and engagement program** to satisfy each plan's specific design and unique workforce. With the proper support and education, we can help to empower a healthier and wealthier workforce nationwide.

65%

of employees said they would be attracted to another company that cares more about their financial well-being

Source: 2023 PwC Employee Financial Wellness Survey.



## Bridge to wealth

**Institutional retirement and wealth management** practices have become closely linked. Creating a bridge from a **retirement plan** participant to a **wealth management** client can represent a vast opportunity for growth. Via education, referrals, services and guidance, you can help create an efficient and scalable process critical to the evolution of your organization.

Of affluent responders,

72%

said that their investment provider can meet their needs with a variety of products and services

Source: The Cerulli Report: U.S. Retail Investor Products and Platforms 2023. The survey defined affluent responders as those in households able to maintain a minimum of \$250,000 in investable assets, as well as those with more than \$125,000 in household income aged 45 years old and younger.



# The Capital Advantage<sup>®</sup>

Since 1931, Capital Group, home of American Funds, has helped investors pursue long-term investment success. Our consistent approach – in combination with The Capital System<sup>™</sup> – is designed with the goal of improving people's lives through successful investing.



## Dedicated to investors

More than **2 million** plan participants count on us to pursue their retirement goals.\*

\*As of 12/31/2023



## A trusted recordkeeper

More than **67,000** businesses and their employees rely on our retirement plan recordkeeping services.\*



## A top asset manager

With more than **\$2.5 trillion** in assets under management, we're one of the world's largest investment management organizations.\*

**"Capital Group's adaptability while staying true to its identity maintains its High Parent rating."**

Source: Stephen Welch, "Capital Group Parent Rating," Morningstar, February 7, 2024.<sup>†</sup>

**"[American Funds target dates'] long-term results speak for themselves and demonstrate their ability to build an attractive investment option for those saving for retirement."**

Source: Megan Pacholok, "The Best Target-Date Funds for 2024," Morningstar, March 26, 2024.

**"Capital Group ... bolstered its less renowned fixed-income and multi-asset strategies with new tools and personnel over the past decade."**

Source: Dan Culloton, "U.S. Morningstar Awards for Investing Excellence: The 2023 Winners," Morningstar, March 21, 2023.

<sup>†</sup> Morningstar Pillar Ratings: Morningstar assigns scores to the People, Process, and Parent Pillars on a -2 to +2 basis. Those scores respond to the pillar ratings assigned to a vehicle based either on an analyst's qualitative assessment or using algorithmic techniques (as explained in further detail in the "Pillar Evaluation" section of Morningstar Medalist Rating Methodology). The pillar ratings take the form of Low, Below Average, Average, Above Average, and High. The Morningstar Pillar Rating should not be used as the sole basis in evaluating a managed investment. Morningstar Pillar Ratings involve unknown risks and uncertainties which may cause Morningstar's expectations not to occur or outcomes to differ significantly from what we expected. The Parent Pillar represents Morningstar's assessment of the stewardship quality of a firm. The model considers data points such as manager retention, fees, and the firm's historical performance. Capital Group did not compensate Morningstar for the ratings and comments contained in this material. However, the firm has paid Morningstar a licensing fee to access and publish its ratings data. For more detailed information about these ratings, including its methodology, please visit [global.morningstar.com](http://global.morningstar.com). ©2024 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

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Although target date portfolios are managed for investors on a projected retirement date time frame, the allocation strategy does not guarantee that investors' retirement goals will be met.

Collective investment trusts (CITs) are available for investment only to certain qualified retirement plans.

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