

**Capital Group Target Date  
Retirement Blend Series**

Why a target date fund can  
be a smart choice



**One fund.  
Many benefits.**



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

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# 18%

But with just 18% of American workers feeling very confident that they'll have enough money, most of us could use some help planning for tomorrow.\*

\* Source: The "2023 Retirement Confidence Survey," Employee Benefit Research Institute (EBRI).

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# Set your sights on retirement

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## It's easy with a target date fund

A target date fund makes it easy to start saving for retirement.

- It simplifies choosing and managing retirement investments.
- It's designed to be the only retirement investment you need.
- It's easy to get started:
  - Choose the fund that corresponds roughly to the year in which you plan to retire and/or begin taking retirement withdrawals.
  - This is age 65 for many investors, but may differ for you.

### When do you plan to retire?

Year you were born  + 65 =   
Approximate retirement year

Check the box next to the target date fund that corresponds roughly to your retirement year

- |                               |                               |                               |                               |                               |                               |                               |
|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| <input type="checkbox"/> 2070 | <input type="checkbox"/> 2065 | <input type="checkbox"/> 2060 | <input type="checkbox"/> 2055 | <input type="checkbox"/> 2050 | <input type="checkbox"/> 2045 | <input type="checkbox"/> 2040 |
| <input type="checkbox"/> 2035 | <input type="checkbox"/> 2030 | <input type="checkbox"/> 2025 | <input type="checkbox"/> 2020 | <input type="checkbox"/> 2015 | <input type="checkbox"/> 2010 |                               |

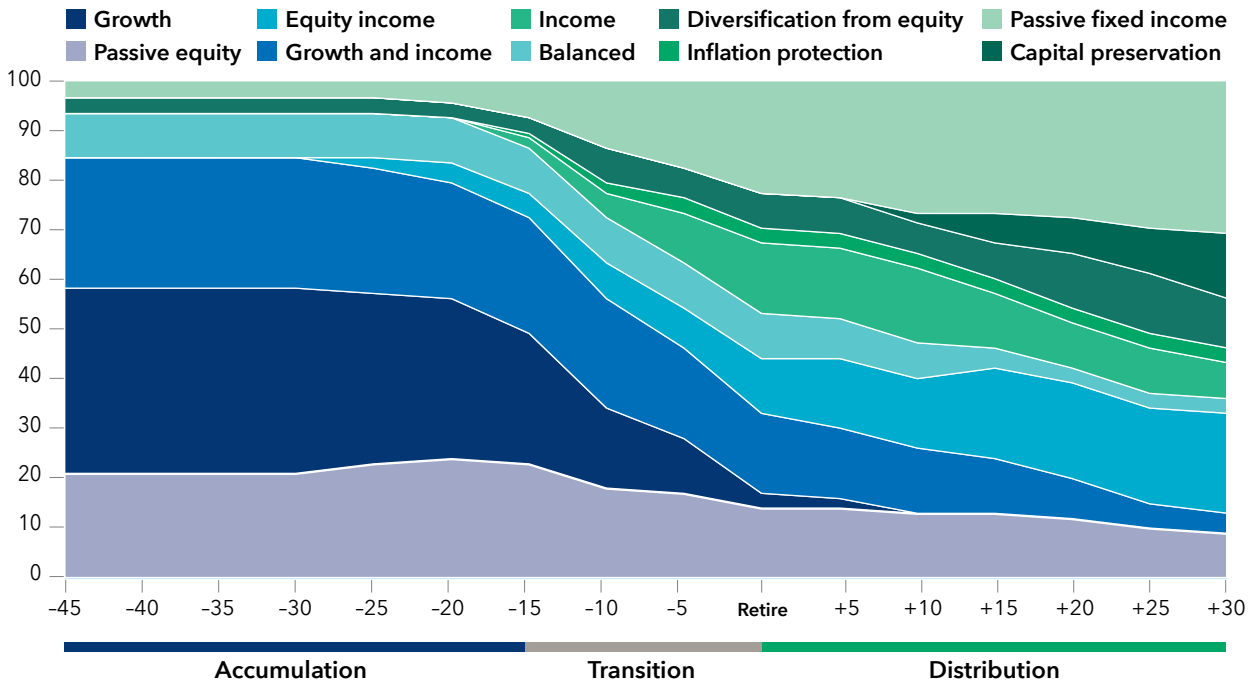
For information and answers to your questions about your retirement plan, talk with your employer or visit your plan's website.

## Choose one fund for diversification over your lifetime

Your employer has chosen to offer Capital Group Target Date Retirement Blend Series collective investment trust funds in your retirement plan. Each target date fund is designed to invest in a diversified portfolio of stocks and bonds that automatically adjusts over time as you approach and enter retirement.

As you near retirement, that mix of investments will gradually shift toward more conservative stocks and bonds. This gradual shift over time is called a “glide path.”

### Our objective-based target date glide path



The target allocations shown are as of January 31, 2024, and are subject to the oversight committee's discretion. The investment adviser anticipates assets will be invested within a range that deviates no more than 10% above or below the allocations shown in the characteristics statement. Underlying funds may be added or removed during the year. Passive funds are managed to deliver a pattern of results consistent with an index, unlike Capital Group funds, which are managed to specific objectives, as illustrated. For that reason, within our investment process we do not categorize passive funds to Capital Group's investment framework.

### What's different about our target date funds?

Our approach to allocating between stocks and bonds differs from some other target date managers. As your retirement date approaches, we place a greater emphasis on dividend-paying stocks in an effort to provide more equity exposure while managing volatility. This approach can also help manage the risk of outliving your savings.

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## The benefit of saving for retirement

A target date fund makes it easy to start saving for retirement. Of course, the longer you have to invest, the better your potential to realize your retirement goals.

### Contributions can add up over time

| Contribution amount every two weeks* | \$50      | \$100     | \$200     |
|--------------------------------------|-----------|-----------|-----------|
| Account value in 10 years            | \$ 19,871 | \$ 39,741 | \$ 79,483 |
| in 20 years                          | 64,039    | 128,079   | 256,157   |
| in 30 years                          | 162,218   | 324,436   | 648,871   |

\* This hypothetical example is for illustrative purposes only and does not reflect the results of any particular investment, which will fluctuate with market conditions. These values assume an 8% average annual rate of return, compounded every two weeks. Distributions of before-tax contributions are subject to ordinary income tax and, if applicable, to an additional 10% federal tax penalty on early withdrawals.



# A commitment to low fees and professional oversight



## Low fees are crucial to positive investor outcomes

There are fees and expenses associated with investing through an employer's retirement plan. High investment fees and costs can reduce your long-term retirement savings. The lower the costs, the better it is for you.

## Experience can make a difference

Our Target Date Solutions Committee brings a diversity of experience and draws on the fundamental research and quantitative resources of the global Capital Group team.

**Important information about objectives, risks, charges and expenses for collective investment trusts is contained in the Characteristics Statement, which can be obtained from Capital Group or participants' plan provider or employer.**

Although the 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. Investment professionals manage the portfolio, moving it from a more growth-oriented strategy to a more income-oriented focus as the target date gets closer. The target date is the year that corresponds roughly to the year in which an investor is assumed to retire and begin taking withdrawals. Investment professionals continue to manage each portfolio for approximately 30 years after it reaches its target date.

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

Collective Investment Trusts (CITs) are available for investment only to certain qualified retirement plans. Capital Group CITs are maintained by Capital Bank and Trust Company ("trustee"), which has retained an affiliate to serve as investment adviser to the trustee.

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