

# American Funds<sup>®</sup> IS 2045 Target Date Fund

**Class 1A** for the six months ended June 30, 2024

This semi-annual shareholder report contains important information about American Funds IS 2045 Target Date Fund for the period from January 1, 2024 to June 30, 2024. You can find additional information about the fund at [capitalgroup.com/AFIS-literature-1A](https://capitalgroup.com/AFIS-literature-1A). You can also request this information by contacting us at (800) 421-4225.

**What were the fund costs for the last six months?** (based on a hypothetical \$10,000 investment)

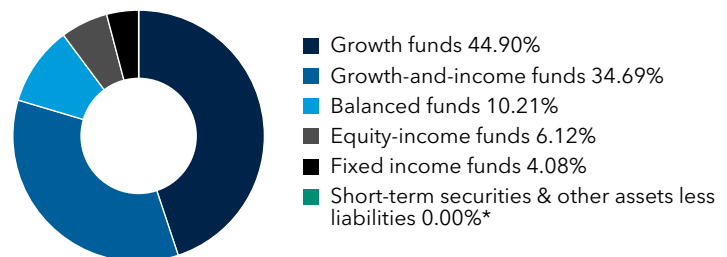
| Share class | Costs of a \$10,000 investment | Costs paid as a percentage of a \$10,000 investment |
|-------------|--------------------------------|---|
| Class 1A    | \$4                            | 0.08%*  |

\*Annualized

## Key fund statistics

|                                    |      |
|------------------------------------|------|
| Fund net assets (in thousands)     | \$49 |
| Total number of portfolio holdings | 19   |
| Portfolio turnover rate            | 8%   |

## Portfolio holdings by fund type (percent of net assets)



\*Less than 0.01%.

## Availability of additional information



Scan the QR code to view additional information about the fund, including its prospectus, financial information, holdings and information on proxy voting. Or refer to the web address included at the beginning of this report.

## Important information

To reduce fund expenses, only one copy of most shareholder documents will be mailed to shareholders with multiple accounts at the same address (householding). If you would prefer that your documents not be househanded, please contact Capital Group at (800) 421-4225, or contact your financial intermediary. Your instructions will typically be effective within 30 days of receipt by Capital Group or your financial intermediary.