

Model portfolios simplify investing

An easy way to invest

One of the most important decisions you'll need to make is choosing investments that are right for you. To make this easier, your plan offers one or more model portfolios that have been developed by the plan's financial professional.

Built-in diversification

Diversification – spreading your investments among various funds, asset classes and industries – can be key to successful investing. Model portfolios are designed to include a diversified mix of investments. Having a variety of different types of investments can help you weather varying market conditions.

A low-maintenance option

With a model portfolio, you get the benefit of investing in a mix of funds with the convenience of picking a single investment. The plan's financial professional decides on the underlying funds and rebalances between investments for you.

Make a selection that's right for you

When considering a model portfolio, evaluate your goals, risk tolerance and time horizon. You may choose one model portfolio as a standalone investment.

The names of the underlying investments and their allocations are on page 2. If you'd like to learn more about the model portfolios available in your plan, visit myretirement.americanfunds.com.

How a model portfolio works



Your plan's financial professional selects a group of individual funds to bundle into a single investment.



By selecting the model portfolio, your contributions will be allocated between those funds.



The financial professional can change the underlying funds or tweak the allocations at any time.



When the model is changed, your account balance and future contributions will be automatically adjusted to match.

Plan name:

Financial professional's name:

Firm name:

Address:

Phone number:

Email:

Help is just a call or click away

Your plan's financial professional is an excellent resource. If you'd like assistance with your investment selections, reach out to them using the phone number or email address above.

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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.

