

What others say about our
retirement plan capabilities



CAPITAL GROUP® | AMERICAN FUNDS®

Choose a 401(k) provider you can trust



See what others have to say about us

Award-winning investments

The American Funds Target Date Retirement Series® has earned **Morningstar Medalist Rating of Gold.**



We attained **highest overall satisfaction rating** as a defined contribution investment manager.



Analyst-Driven %
100
Data Coverage %
100

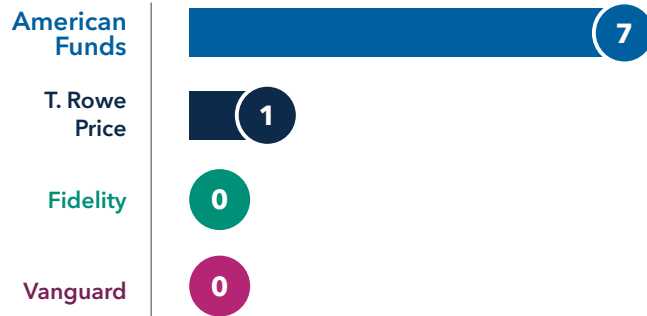
Source: Morningstar. The Gold rating was given to the American Funds Target Date Retirement Series in share classes F-3, R-5 and R-6 on 1/29/24 and 2/2/24. See back page for more details.

Advisors of defined contribution (DC) plans also ranked us highest in satisfaction for:

- ✓ Investment performance
- ✓ Target date solutions
- ✓ Reliability
- ✓ Integrity and honesty

Seven of the underlying strategies in the American Funds Target Date Retirement Series were recognized on Morningstar's **"The Thrilling 30"** list.

That's more than any other target date series.



Source: Morningstar, "The Thrilling 30" by Russel Kinnel, September 29, 2023. Morningstar's screening took into consideration expense ratios, manager ownership, returns over manager's tenure, and Morningstar Risk, Medalist and Parent ratings. The universe was limited to share classes accessible to individual investors with a minimum investment no greater than \$50,000, did not include funds of funds and had been rated by Morningstar analysts. Class A shares were evaluated for American Funds. American Funds Target Date Retirement Series invests in Class R-6 shares of the underlying American Funds. Not all "Thrilling" American Funds strategies are in each target date fund. Underlying funds may change over time. Visit morningstar.com for more details.

More than half of DC advisors include **American Funds in the core offerings** of the plans they currently manage.

Escalent, Cogent Syndicated, Retirement Plan Advisor Trends™, October 2023. Methodology: 503 respondents participated in a web survey conducted September 8-14, 2023. Capital Group received the most "very satisfied" responses to the question, "Overall, how satisfied are you with each of these DC investment managers you currently work with?" Capital Group also ranked highest when asked "How satisfied are you with [DC investment manager] when it comes to ... (Key Brand Attributes – Tier 1) 'integrity and honesty,' 'investment performance,' (Key Brand Attributes – Tier 2) 'reliability' and (Key Brand Attributes – Tier 3) 'target date solutions'?" When asked "What DC investment managers are included in the core investment offerings for any of the plans you currently manage?" 51% of established DC advisors and 52% of emerging DC advisors responded with American Funds.

"The American Funds Target Date Retirement series continues to stand out as one of the best target-date options."

Source: Jason Kephart, Morningstar, American Funds 2010 Target Date Retirement Fund, Morningstar Managed Investment Report, January 29, 2024.

A trusted recordkeeper



We're the **most recommended plan provider.**

Advisors of defined contribution plans also ranked us top for:

- ✓ Is a company I trust
- ✓ Is reliable
- ✓ Best-in-class service and support
- ✓ Inspires confidence

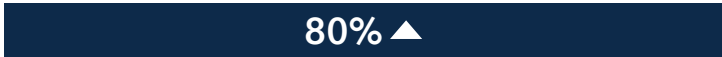
Escalent, Cogent Syndicated, Retirement Plan Advisor Trends™, October 2023. Methodology: 503 respondents participated in a web survey conducted September 8-14, 2023. American Funds was selected most often by both established and emerging DC plan advisors in response to the question, "Over the next 12 months, how likely are you to present each of these DC plan providers to clients or prospective clients for consideration?" For "Ownership" of Core Brand Attributes – Tier 1, among 383 "established DC advisors (with at least \$10 million in DC plan assets under management), American Funds was selected most often in response to the question, "Which – if any – of these DC plan providers are described by this statement ... 'Is a company I trust,' 'Is reliable' and 'Inspires confidence'?" American Funds was also selected most often for "Best-in-class plan advisor service and support" (Core Brand Attributes – Tier 2).

Help improve outcomes with ICanRetire®

Our participant engagement program, **shown to increase employee deferrals**, can make saving easier and more approachable.



Instances of enrollment for engaged participants



Average deferral rate increase for engaged who made a change



Deferral growth rate for engaged participants compared to industry average

Engaged participants are defined as participants who visited the ICanRetire website. Enrollment results are from the enrollment program for PlanPremier participants, May to October 2023. Deferral rate increase results are from January to December 2023. Industry average benchmarks were established referencing Vanguard's "How American Saves 2023" report. Deferral rate growth for engaged participants average a percentage increase of 0.2% year over year, compared to the industry average of 0.1%. Program results may vary.

97%

Retirement plan retention rate

PlanPremier® and RecordkeeperDirect® retirement plans for calendar year 2023.

"[Capital Group] offers **outstanding plan administration and setup support** and has **business-building resources** for their small business clients."

Chamber of Commerce, Best 401(k) Companies for Small Business (2024)

The Capital Advantage[®]

Since 1931, our distinctive way of managing money, an emphasis on research, a long-term view and the recognition of the power of relationships has enabled financial professionals – like you – to help investors pursue their financial goals.



Dedicated to investors

More than **2.7 million** plan participants count on us to pursue their retirement goals.*



A trusted recordkeeper

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



A top asset manager

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

*As of 12/31/23. Participants in Capital Group 401(k), 403(b), SEP IRA and SIMPLE IRA plans. Number of businesses in proprietary recordkeeping solutions.

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.

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.

Statements attributed to an individual represent the opinions of that individual as of the date published and do not necessarily reflect the opinions of Capital Group or its affiliates. This information is intended to highlight issues and should not be considered advice, an endorsement or a recommendation.

2024 Morningstar, Inc. All rights reserved. The information contained herein: (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 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.

The Morningstar Medalist Rating[™] is the summary expression of Morningstar's forward-looking analysis of investment strategies as offered via specific vehicles using a rating scale of Gold, Silver, Bronze, Neutral, and Negative. The Medalist Ratings indicate which investments Morningstar believes are likely to outperform a relevant index or peer group average on a risk-adjusted basis over time. Investment products are evaluated on three key pillars (People, Parent, and Process) which, when coupled with a fee assessment, forms the basis for Morningstar's conviction in those products' investment merits and determines the Medalist Rating they're assigned. Pillar ratings take the form of Low, Below Average, Average, Above Average, and High. Pillars may be evaluated via an analyst's qualitative assessment (either directly to a vehicle the analyst covers or indirectly when the pillar ratings of a covered vehicle are mapped to a related uncovered vehicle) or using algorithmic techniques. Vehicles are sorted by their expected performance into rating groups defined by their Morningstar Category and their active or passive status. When analysts directly cover a vehicle, they assign the three pillar ratings based on their qualitative assessment, subject to the oversight of the Analyst Rating Committee, and monitor and reevaluate them at least every 14 months. When the vehicles are covered either indirectly by analysts or by algorithm, the ratings are assigned monthly. For more detailed information about these ratings, including their methodology, please go to global.morningstar.com/managerdisclosures/.

The Morningstar Medalist Ratings are not statements of fact, nor are they credit or risk ratings. The Morningstar Medalist Rating (i) should not be used as the sole basis in evaluating an investment product, (ii) involves unknown risks and uncertainties which may cause expectations not to occur or to differ significantly from what was expected, (iii) are not guaranteed to be based on complete or accurate assumptions or models when determined algorithmically, (iv) involve the risk that the return target will not be met due to such things as unforeseen changes in management, technology, economic development, interest rate development, operating and/or material costs, competitive pressure, supervisory law, exchange rate, tax rates, exchange rate changes, and/or changes in political and social conditions, and (v) should not be considered an offer or solicitation to buy or sell the investment product. A change in the fundamental factors underlying the Morningstar Medalist Rating can mean that the rating is subsequently no longer accurate. 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. The payment of this subscription fee does not give rise to a material conflict with Morningstar.

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.

All Capital Group trademarks mentioned are owned by The Capital Group Companies, Inc., an affiliated company or fund. All other company and product names mentioned are the property of their respective companies.

Capital Client Group, Inc.

Lit. No. RPEFL-272-0824P CGD/TM/8183-S101599 © 2024 Capital Group. All rights reserved.